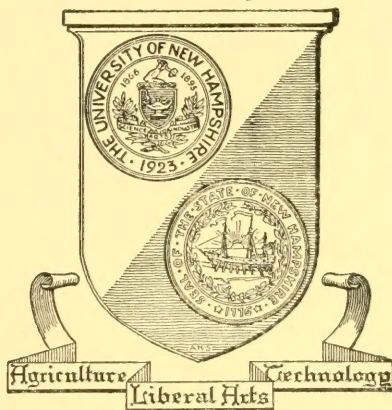


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STATE
OF
NEW HAMPSHIRE.

ANNUAL REPORTS,
1884.

CONCORD:
PARSONS B. COGSWELL, PUBLIC PRINTER.
1884.

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REPORT

OF THE

STATE TREASURER

OF THE

STATE OF NEW HAMPSHIRE

FOR THE YEAR ENDING

MAY 31, 1884.

CONCORD:

PARSONS B. COGSWELL, PUBLIC PRINTER.

1884.

REPORT.

OFFICE OF STATE TREASURER,
CONCORD, June 1, 1884.

To the Honorable Senate and House of Representatives :

GENTLEMEN : I have the honor to submit the following report, exhibiting the transactions of this department for the fiscal year ending May 31, 1884 :

ABSTRACT OF RECEIPTS AND DISBURSEMENTS.

RECEIPTS.

Cash on hand June 1, 1883,	\$204,622.49	
Total receipts during the year,	1,000,977.83	
	<hr/>	\$1,205,600.32

DISBURSEMENTS.

Total disbursements during the		
year,	\$1,016,217.44	
Cash on hand June 1, 1884,	189,382.88	
	<hr/>	\$1,205,600.32

DEBT.

Liabilities June 1, 1883,	\$3,383,060.94	
Assets June 1, 1883,	204,909.09	
	<hr/>	
Net indebtedness,		\$3,178,151.85
Liabilities June 1, 1884,	\$3,370,019.05	
Assets June 1, 1884,	193,409.85	
	<hr/>	
Net indebtedness,		\$3,176,609.20
		<hr/>
Decrease of debt during the year,		\$1,542.65

REVENUE AND EXPENSES.

The following statement exhibits the sources of the revenue and the nature of the expenses for the year 1883-'84 :

REVENUE.		
State tax,	\$398,692.00	
Railroad tax,	88,962.92	
Insurance tax,	9,494.03	
Interest,	2,936.94	
License fees (peddlers),	1,010.00	
Charter fees,	2,672.50	
Miscellaneous, including special road tax, 1881,	174.36	
License fees (fertilizers),	400.00	
License fees (lightning rod),	100.00	
Legacy and succession tax,	440.20	
Telegraph tax,	940.47	
Telephone tax,	1,110.54	
Total revenue,		\$506,933.96
EXPENSES.		
Ordinary expenses,	\$242,513.91	
Extraordinary expenses,	68,811.22	
Interest,	194,066.18	
Total expenses,		\$505,391.31
* Excess of revenue over expenses,		\$1,542.65

For convenience, expenses are divided into two classes, Ordinary and Extraordinary. Ordinary expenses include salaries and expenses whose payment is authorized by general laws, and which are of annual or biennial occurrence. During the past year they have been as follows, viz. :

ORDINARY EXPENSES.		
Legislature,	\$107,316.65	
Salaries,	48,385.55	
Honorable council,	3,733.40	
Amount carried forward,	\$159,435.60	

* Corresponding with reduction of debt as stated on previous page.

Amount brought forward,	\$159,435.60
State printing,	11,244.40
Auditing printer's accounts,	60.00
Insurance commissioner (expenses),	70.85
Increase state library,	500.00
Trustees of normal school (expenses),	98.05
Clerks of supreme court,	778.20
Support of indigent insane,	6,000.00
Support of convict insane,	3,100.00
N. H. National Guard,	24,999.40
Bounty on wild animals, etc.,	4,877.30
Fish commissioners,	2,533.58
State-house,	7,397.46
Asylum library,	100.00
Industrial school,	6,000.00
Board of agriculture,	871.01
Board of equalization,	1,360.20
Independent militia,	300.00
Publishing laws,	4,623.00
Auditing treasurer's accounts,	200.00
Legacy and succession tax (expense),	20.42
Board of health,	815.02
Bank commissioners,	3,256.00
Clerk adjutant-general's department,	409.33
Clerk superintendent public instruction,	270.83
Engrossing clerk,	365.90
Incidentals,	2,827.36
Total ordinary expenses,	<u>\$242,513.91</u>

Extraordinary expenses are those which are authorized by special acts of the legislature. For the past year they have been as follows, viz. :

EXTRAORDINARY EXPENSES.	
Abatement of state tax, 1883,	\$1,820.00
Deaf and dumb (education of),	4,149.02
Blind (education of),	3,600.00
Idiotic and feeble-minded youth,	103.33
Amount carried forward,	<u>\$9,672.35</u>

Amount brought forward,	\$9,672.35
State Normal School,	5,000.00
Agricultural College,	2,000.00
Prisoners' Aid Association,	43.35
White Mountain roads,	1,872.22
Dartmouth College,	5,000.00
Prison library,	167.60
State library (special appropriation),	23.49
State Prison (balance current expenses),	4,179.09
State Prison (improvements),	5,031.75
Contingent fund,	4.00
Legislative resolves,	12,565.16
Plans—library,	822.00
Historian,	777.60
Copying muster-rolls,	100.00
Indexing records,	217.25
Legacy and succession tax refunded,	8,809.58
The N. H. Veterans' Association,	1,931.89
The N. H. Asylum,	10,000.00
The N. H. Historical Society,	500.00
Commission—insane paupers,	93.89
Total extraordinary expenses,	<u>\$68,811.22</u>

INTEREST.

There have been paid on account of interest the past year, or credited to the several trust funds, the following amounts, viz. :

Surplus revenue,	\$60.57	
Fisk legacy,	1,273.65	
Kimball legacy,	405.21	
School fund,	750.00	
Teachers' Institute fund,	1,168.75	
Coupons on bonds and interest on registered bonds,	190,408.00	
	<u>190,408.00</u>	\$194,066.18

The following has been received, viz. :

Interest on deposits,	\$2,936.94
Net interest,	<u>\$191,129.24</u>

PRINCIPAL OF STATE DEBT.

There have been paid during the year state bonds (prison loan) amounting to	\$16,000.00
--	-------------

TRUST FUNDS.

Trust funds are now as follows, viz. :

Fisk legacy,	\$22,147.84	
Kimball legacy,	6,753.49	
Surplus revenue,	1,009.44	
Teachers' Institute fund,	46,520.39	
Interest on surplus revenue,	1,769.17	
Mt. Washington Railroad tax, 1880,		
less abatement,	1,118.72	
	<hr/>	\$79,319.05

LITERARY FUND.

Receipts.

Balance June 1, 1883,	\$387.60	
Non-resident savings-bank tax,	32,705.36	
	<hr/>	\$33,092.96

Disbursements.

Dividend to towns, of fifty-one cents per scholar, as pertable in appendix,	\$32,933.76	
Balance to the credit of the fund,	159.20	
	<hr/>	\$33,092.96

TEACHERS' INSTITUTE FUND.

Chapter 73, Pamphlet Laws of 1883, appropriated the proceeds of the sale of the public lands, heretofore reported in Trust Funds under the head of School Fund and Interest on School Fund, to a fund for the support of teachers' institutes.

The two accounts have been closed, and a new account,—Teachers' Institute Fund,—opened as follows :

School fund, June 1, 1883,	\$25,000.00
Six months' interest on same to Janu- ary 1, 1884,	750.00
Interest on school fund June 1, 1883,	21,000.00
	<hr/>
New account January 1, 1884,	\$46,750.00
	<hr/>
Amount carried forward,	\$46,750.00

Amount brought forward,	\$46,750.00	
Five months' interest on same to June 1,	1,168.75	
Total,	<u>\$47,918.75</u>	
Expense of institutes (1883-'84),	1,398.36	
	<u></u>	
Balance to credit T. I. Fund June 1, 1884,		\$46,520.39

DETAILED STATEMENT OF RECEIPTS AND DIS- BURSEMENTS.

RECEIPTS.

Cash in treasury June 1, 1883,		\$204,622.49
	STATE TAX OF 1881.	
Kilkenny,		\$32.00
	STATE TAX OF 1882.	
Pinkham's Grant,	\$8.00	
Kilkenny,	32.00	
	<u></u>	\$40.00
	STATE TAX OF 1883.	

Rockingham County.

Atkinson,	\$712.00	
Auburn,	672.00	
Brentwood,	748.00	
Candia,	1,080.00	
Chester,	1,016.00	
Danville,	468.00	
Deerfield,	1,184.00	
Derry,	1,804.00	
East Kingston,	568.00	
Epping,	1,476.00	
Exeter,	5,512.00	
Fremont,	468.00	
Greenland,	960.00	
	<u></u>	
Amounts carried forward,	\$16,668.00	\$204,694.49

Amounts brought forward,	\$16,668.00	\$204,694.49
Hampstead,	1,008.00	
Hampton,	1,468.00	
Hampton Falls,	648.00	
Kensington,	632.00	
Kingston,	852.00	
Londonderry,	1,572.00	
Newcastle,	320.00	
Newington,	500.00	
Newmarket,	2,408.00	
Newton,	768.00	
North Hampton,	1,048.00	
Northwood,	1,160.00	
Nottingham,	932.00	
Plaistow,	932.00	
Portsmouth,	16,400.00	
Raymond,	832.00	
Rye,	1,416.00	
Salem,	1,264.00	
Sandown,	444.00	
Seabrook,	636.00	
South Hampton,	516.00	
South Newmarket,	864.00	
Stratham,	1,364.00	
Windham,	872.00	
	<hr/>	\$55,524.00

Strafford County.

Barrington,	\$1,356.00
Dover,	17,660.00
Durham,	1,640.00
Farmington,	2,572.00
Lee,	880.00
Madbury,	628.00
Middleton,	268.00
Milton,	1,200.00
New Durham,	560.00

Amounts carried forward,	<hr/> \$26,764.00	\$260,218.49
--------------------------	-------------------	--------------

Amounts brought forward,	\$26,764.00	\$260,218.49
Rochester,	6,024.00	
Rollinsford,	2,592.00	
Somersworth,	5,932.00	
Strafford,	1,216.00	
	<hr/>	\$42,528.00

Belknap County.

Alton,	\$1,360.00	
Barnstead,	1,216.00	
Belmont,	1,140.00	
Centre Harbor,	412.00	
Gilford,	2,584.00	
Gilmanton,	1,244.00	
Laconia,	3,944.00	
Meredith,	1,588.00	
New Hampton,	776.00	
Sanbornton,	1,144.00	
Tilton,	1,224.00	
	<hr/>	\$16,632.00

Carroll County.

Albany,	\$180.00	
Bartlett,	580.00	
Brookfield,	400.00	
Chatham,	240.00	
Conway,	1,444.00	
Eaton,	300.00	
Effingham,	572.00	
Freedom,	624.00	
Hart's Location,	96.00	
Jackson,	324.00	
Madison,	336.00	
Moultonborough,	812.00	
Ossipee,	1,200.00	
Sandwich,	1,036.00	
Tamworth,	908.00	
	<hr/>	
Amounts carried forward,	\$9,052.00	\$319,378.49

Amounts brought forward,	\$9,052.00	\$319,378.49
Tuftonborough,	720.00	
Wakefield,	1,292.00	
Wolfeborough,	2,572.00	
Hale's Location,	3.51	
	<hr/>	\$13,639.51

Merrimack County.

Allenstown,	\$1,524.00	
Andover,	1,324.00	
Boscawen,	2,056.00	
Bow,	1,040.00	
Bradford,	1,036.00	
Canterbury,	1,272.00	
Chichester,	780.00	
Concord,	25,376.00	
Danbury,	604.00	
Dunbarton,	1,164.00	
Epsom,	964.00	
Franklin,	3,652.00	
Henniker,	1,700.00	
Hill,	464.00	
Hooksett,	1,644.00	
Hopkinton,	2,604.00	
Loudon,	1,480.00	
Newbury,	600.00	
New London,	996.00	
Northfield,	1,000.00	
Pembroke,	2,720.00	
Pittsfield,	1,928.00	
Salisbury,	816.00	
Sutton,	904.00	
Warner,	2,104.00	
Webster,	892.00	
Wilmot,	692.00	
	<hr/>	\$61,336.00
Amount carried forward,		<hr/> \$394,354.00

Amount brought forward, \$394,354.00

Hillsborough County.

Amherst,	\$1,844.00	
Antrim,	1,160.00	
Bennington,	500.00	
Bedford,	1,512.00	
Brookline,	648.00	
Deering,	552.00	
Francestown,	1,152.00	
Goffstown,	2,576.00	
Greenfield,	788.00	
Greenville,	1,176.00	
Hancock,	860.00	
Hillsborough,	1,612.00	
Hollis,	1,720.00	
Hudson,	1,496.00	
Litchfield,	672.00	
Lyndeborough,	604.00	
Manchester,	41,060.00	
Mason,	752.00	
Merrimack,	1,556.00	
Milford,	3,840.00	
Mont Vernon,	744.00	
Nashua,	19,888.00	
New Boston,	1,600.00	
New Ipswich,	1,472.00	
Pelham,	1,348.00	
Peterborough,	3,328.00	
Sharon,	172.00	
Temple,	468.00	
Weare,	2,108.00	
Wilton,	2,312.00	
Windsor,	104.00	
	<hr/>	\$99,624.00
Amount carried forward,		<hr/> \$493,978.00

Amount brought forward, \$493,978.00

Cheshire County.

Alstead,	\$1,376.00	
Chesterfield,	1,200.00	
Dublin,	808.00	
Fitzwilliam,	1,180.00	
Gilsum,	696.00	
Hinsdale,	1,920.00	
Harrisville,	844.00	
Jaffrey,	1,868.00	
Keene,	14,928.00	
Marlborough,	1,280.00	
Marlow,	984.00	
Nelson,	412.00	
Richmond,	608.00	
Rindge,	1,188.00	
Roxbury,	144.00	
Sullivan,	480.00	
Swanzey,	1,772.00	
Surry,	404.00	
Stoddard,	488.00	
Troy,	932.00	
Walpole,	3,064.00	
Westmoreland,	1,764.00	
Winchester,	2,708.00	
	<hr/>	\$41,048.00

Sullivan County.

Acworth,	\$948.00	
Cornish,	1,360.00	
Croydon,	560.00	
Charlestown,	2,548.00	
Claremont,	5,684.00	
Goshen,	432.00	
Grantham,	412.00	
	<hr/>	
Amounts carried forward,	\$11,944.00	\$535,026.00

Amounts brought forward,	\$11,944.00	\$535,026.00
Langdon,	620.00	
Lempster,	552.00	
Newport,	3,052.00	
Plainfield,	1,384.00	
Springfield,	444.00	
Sunapee,	628.00	
Unity,	720.00	
Washington,	768.00	
	<hr/>	\$20,112.00

Grafton County.

Alexandria,	\$488.00
Ashland,	888.00
Bath,	1,160.00
Benton,	232.00
Bethlehem,	1,104.00
Bridgewater,	312.00
Bristol,	1,292.00
Campton,	760.00
Canaan,	1,392.00
Dorchester,	300.00
Easton,	252.00
Ellsworth,	72.00
Enfield,	1,648.00
Franconia,	516.00
Grafton,	864.00
Groton,	296.00
Hanover,	2,488.00
Haverhill,	2,312.00
Hebron,	256.00
Holderness,	516.00
Landaff,	520.00
Lebanon,	4,608.00
Lincoln,	64.00
Lisbon,	1,888.00
Littleton,	2,732.00

Amounts carried forward,	<hr/> \$26,960.00	<hr/> \$555,138.00
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Amounts brought forward,	\$26,960.00	\$555,138.00
Livermore,	152.00	
Lyman,	456.00	
Lyme,	1,200.00	
Monroe,	520.00	
Orange,	200.00	
Orford,	1,124.00	
Piermont,	816.00	
Plymouth,	1,620.00	
Rumney,	780.00	
Thornton,	388.00	
Warren,	628.00	
Waterville,	48.00	
Wentworth,	600.00	
Woodstock,	148.00	
	<hr/>	\$35,640.00

Coös County.

Berlin,	\$500.00	
Cambridge,	80.00	
Carroll,	380.00	
Clarksville,	172.00	
Colebrook,	1,324.00	
Columbia,	540.00	
Dalton,	372.00	
Dummer,	164.00	
Errol,	140.00	
Gorham,	652.00	
Jefferson,	540.00	
Lancaster,	2,164.00	
Milan,	424.00	
Northumberland,	776.00	
Pittsburg,	360.00	
Randolph,	148.00	
Shelburne,	212.00	
Stark,	420.00	
Stratford,	648.00	
	<hr/>	<hr/>
Amounts carried forward,	\$10,016.00	\$590,778.00

Amounts brought forward,	\$10,016.00	\$590,778.00
Stewartstown,	612.00	
Whitefield,	1,120.00	
Dixville,	36.00	
Irving's Grant,	4.00	
Gilmanton and Atkinson Academies Grant,	28.00	
Dix's Grant,	16.00	
Millsfield,	53.46	
Sargent's Purchase,	56.00	
Success,	36.00	
Wentworth's Location,	36.00	
Low and Burbank's Grant,	20.00	
Crawford's Purchase,	47.24	
Chandler's Purchase,	3.00	
Nash and Sawyer's Location,	16.00	
Odell's Township,	76.00	
Thompson and Meserve's Purchase,	36.00	
Gore between Gilmanton and Atkinson Academies Grant,	4.00	
Second College Grant,	56.00	
Bean's Purchase,	76.00	
Green's Grant,	124.00	
Martin's Location,	8.00	
Crawford's Grant,	48.00	
Cutt's Grant,	12.00	
Kilkenny,	32.00	
Pinkham's Grant,	8.00	
		\$12,579.70

INSURANCE TAX FOR 1883.

Fire Insurance Companies.

Ætna, Hartford, Conn.,	\$333.94	
British America, Boston, Mass.,	22.49	
City of London,	77.70	
Citizens', Pittsburgh, Penn.,	6.24	
Commercial Union, London, Eng.,	97.52	
Connecticut Fire, Hartford, Conn.,	58.45	
Amounts carried forward,	\$596.34	\$603,357.70

Amounts brought forward,	\$596.34	\$603,357.70
Continental, New York city,	135.58	
Dwelling-House, Boston, Mass.	5.88	
Equitable Fire and Marine, Providence, R. I.,	10.65	
Fire Association, Philadelphia, Penn.,	103.79	
Fire Insurance Association, New York,	33.20	
Fitchburg Mutual Fire, Fitchburg, Mass.,	193.56	
First National Fire, Worcester, Mass.,	51.99	
Franklin Fire, Philadelphia, Penn.,	72.49	
Germania Fire, New York city,	45.32	
German American, New York city,	82.25	
Girard Fire and Marine, Philadelphia, Penn.,	17.18	
Guardian,	46.97	
Hamburg-Bremen,	42.91	
Hanover Fire, New York city,	79.07	
Hartford Fire, Hartford, Conn.,	278.46	
Hartford Steam-Boiler, Hartford, Conn.,	35.26	
Home, New York city,	258.79	
Howard,	28.51	
Imperial, London, Eng.,	114.18	
Insurance Co. of North America, Philadelphia, Penn.,	197.72	
Insurance Co. of State of Pennsylvania, Philadelphia, Penn.,	6.43	
Lancashire, Manchester, Eng.,	60.85	
Lion, Hartford,	.93	
Liverpool and London and Globe, Great Britain,	238.77	
London Assurance Co., London, Eng.,	29.00	
London and Lancashire, office New York city,	138.18	
London and Provincial,	32.54	
Manufacturers' Fire and Marine, Boston, Mass.,	65.58	
Merchants', Newark, N. J.,	45.40	
Merchants', Providence, R. I.,	22.17	
Amounts carried forward,	\$3,069.95	\$603,357.70

Amounts brought forward,	\$3,069.95	\$603,357.70
Merchants and Farmers' Mutual, Worces-		
ter, Mass.,	42.87	
Newark,	6.62	
National Fire, Hartford, Conn.,	44.26	
Niagara, New York city,	102.90	
North British, London, Eng.,	107.34	
Northern, London, Eng.,	67.64	
Orient, Hartford, Conn.,	58.05	
Pennsylvania Fire, Philadelphia, Pa.,	150.75	
Phenix, Brooklyn, N. Y.,	81.54	
Prescott, Boston, Mass.,	19.72	
Phœnix, Hartford, Conn.,	325.83	
Providence, Washington,	52.41	
Phenix Assurance, London,	62.40	
Queen, London, Eng.,	82.50	
Quincy Mutual, Quincy, Mass.,	27.29	
Rochester German, Rochester, N. Y.,	17.54	
Royal, Liverpool, Eng.,	275.45	
Shoe and Leather, Boston, Mass.,	11.94	
Scottish Union, Hartford, Conn.,	3.54	
Springfield Fire and Marine, Spring-		
field, Mass.,	214.56	
Sun,	53.60	
Traders and Mechanics' Lowell, Mass.,	28.98	
Union, Philadelphia, Pa.,	19.06	
Westchester Fire, New Rochelle, N. Y.,	63.23	
	<hr/>	\$4,989.97

Life Insurance Companies.

Accident, Montreal, Ca.,	\$3.54	
Ætna Life, Hartford, Conn.,	246.74	
Charter Oak, Hartford, Conn.,	23.83	
Connecticut Mutual, Hartford, Conn.,	321.90	
Connecticut General, Hartford, Conn.,	5.68	
Continental, Hartford, Conn.,	30.92	
Equitable Life Assurance Society, New		
York city,	182.10	
	<hr/>	
Amounts carried forward,	\$814.71	\$608,347.67

Amounts brought forward,	\$814.71	\$608,347.67
Fidelity and Casualty,	9.13	
John Hancock, Boston,	9.88	
Manhattan Life, New York city,	45.18	
Massachusetts Mutual, Springfield, Mass.,	662.78	
Metropolitan,	65.10	
Mutual Life, New York city,	396.77	
Mutual Benefit, Newark, N. J.,	136.35	
National Life, Montpelier, Vt.,	37.43	
New England Mutual Life, Boston, Mass.,	41.77	
New York Life, New York city,	244.58	
North-Western Mutual, Milwaukee, Wis.,	61.58	
Phœnix Mutual, Hartford, Conn.,	143.49	
Penn. Mutual,	73.07	
Provident Savings,	.76	
State Mutual, Worcester, Mass.,	40.98	
Travellers' Life and Accident, Hartford, Ct.,	264.15	
United States Life, New York city,	12.96	
Union Mutual, Augusta, Me.,	72.76	
Vermont Life, Burlington, Vt.,	10.88	
	—————	\$3,144.31
New Hampshire Fire Insurance Co.,		
Manchester, N. H.,		\$5,000.00

SAVINGS-BANK TAX OF 1883.

As per table in Appendix,	\$387,334.15
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* RAILROAD TAX OF 1883.

As per table in Appendix,	\$191,989.18
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INTEREST.

Interest on deposits,	\$2,936.94
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SPECIAL ROAD TAX, 1881.

Kilkenny,	\$80.00
Amount carried forward,	\$1,198,832.25

* Includes \$1,118.72 tax on Mt. Washington Railroad for 1880.

Amount brought forward,	\$1,198,832.25
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LICENSE FEES, PEDDLERS.

Rockingham county,	\$180.00	
Strafford county,	100.00	
Belknap county,	30.00	
Carroll county,	20.00	
Merrimack county,	90.00	
Hillsborough county,	460.00	
Cheshire county,	100.00	
Sullivan county,	30.00	
	<hr/>	\$1,010.00

LICENSE FEES, LIGHTNING ROD.

Albert A. Moore, Concord,	\$100.00
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LICENSE FEES, FERTILIZERS.

Whittemore Bros.,	\$50.00	
Bradley Fertilizer Co.,	50.00	
Glidden & Curtis,	50.00	
Clark's Cove Guano Co.,	50.00	
J. A. Tucker & Co.,	50.00	
Buffalo Chemical and Fertilizer Works,	50.00	
C. A. Whittemore & Co.,	50.00	
L. B. Darling Fertilizer Co.,	50.00	
	<hr/>	\$400.00

LEGACY AND SUCCESSION TAX.

Carroll county,	\$114.00	
Hillsborough county,	31.97	
Sullivan county,	294.23	
	<hr/>	\$440.20

TAX ON TELEPHONE COMPANIES.

As per table in Appendix,	\$1,110.54
	<hr/>
Amount carried forward,	\$1,201,892.99

Amount brought forward, \$1,201,892.99

TAX ON TELEGRAPH COMPANIES.

As per table in Appendix, \$940.47

CHARTER FEES.

Pemigewasset Valley R. R.,	\$25.00
Boston Chair Seating Co.,	25.00
Lake Shore Railroad Co.,	250.00
Conway & Mt. Kearsarge R. R. Co.,	200.00
Dover & Barrington R. R. Co.,	125.00
Keene Guaranty Savings Bank,	100.00
Nashua Iron and Steel Co.,	25.00
Worcester & Nashua R. R. Co.,	25.00
Pontooncook Railroad Co.,	100.00
Boston, Concord & Montreal R. R.,	25.00
B. W. Hoyt Co.,	50.00
Mont Vernon R. R. Co.,	100.00
Farmers' Savings Bank,	100.00
Franklin Horse R. R. Co.,	7.50
Pennichuck Water-Works,	25.00
Contooncook Valley Savings Bank,	100.00
Eaton & Ayer Co.,	50.00
Union Manufacturing Co.,	25.00
Profile & Franconia Notch R. R.,	50.00
Lancaster & Kilkenny R. R.,	25.00
Mohawk River Improvement Co.,	50.00
N. H. Life Insurance Co.,	50.00
Windsor & Forest Line R. R. Co.,	25.00
Pittsfield Aqueduct Co.,	25.00
Spicket River R. R. Co.,	25.00
Lisbon Hotel Co.,	50.00
Monadnock Fire Insurance Co.,	50.00
Worcester & Nashua R. R.,	100.00
Manchester & Keene R. R.,	25.00
Gazaille Transmitter Co.,	50.00

Amounts carried forward, \$1,882.50 \$1,202,833.46

Amounts brought forward,	\$1,882.50	\$1,202,833.46
Coös Savings Bank,	25.00	
Laconia & Lake Village Water-Works,	50.00	
City Savings Bank,	100.00	
Concord Axle Co.,	50.00	
Ammonoosuc Aqueduct Co.,	50.00	
Upper Coös R. R. Co.,	200.00	
Portsmouth & Kittery Steam Ferry Co.,	50.00	
Hillsborough Savings Bank,	25.00	
Farmington & Rochester R. R. Co.,	25.00	
Tahanto Manufacturing Co.,	50.00	
Tilton & Belmont R. R. Co.,	100.00	
Matthews Steam Spring Packing Co.,	50.00	
Laconia & Lake Village Horse R. R. Co.,	15.00	
	—————	\$2,672.50

MISCELLANEOUS.

National Guard (fines),	\$12.00	
Sales of public property (Adj. Gen.),	53.64	
Freight on pub. docs. refunded,	8.02	
Chas. H. Campbell, per diem refunded,	6.00	
John J. Pillsbury, mileage refunded,	4.00	
Geo. W. Riddle, salmon sold,	10.70	
	—————	\$94.36

Total receipts,	\$1,205,600.32
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DISBURSEMENTS.

EXECUTIVE DEPARTMENT.

Governor's salary,	\$1,000.00	
Honorable council,	3,733.40	
Contingent fund,	4.00	
Printing proclamations, blanks, etc.,	47.96	
Doorkeeper to governor and council,	382.60	
Incidental expenses,	90.79	
	—————	\$5,258.75
Amount carried forward,		\$5,258.75

Amount brought forward,	\$5,258.75
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SECRETARY'S DEPARTMENT.

Salary of secretary,	\$800.00	
Salary of deputy secretary,	600.00	
Printing blanks, etc.,	1,777.90	
Incidentals,	519.21	
	<hr/>	\$3,697.11

TREASURY DEPARTMENT.

Salary of treasurer,	\$1,800.00	
Clerk,	500.00	
Printing blanks,	141.23	
Auditing treasurer's account,	200.00	
Incidentals,	185.65	
	<hr/>	\$2,826.88

ADJUTANT-GENERAL'S DEPARTMENT.

Salary of adjutant-general,	\$1,000.00	
Printing blanks, etc.,	308.11	
Clerk,	409.33	
Incidentals,	223.14	
	<hr/>	\$1,940.58

* DEPARTMENT OF PUBLIC INSTRUCTION.

Salary of superintendent,	\$2,000.00	
Clerk,	270.83	
Printing blanks, etc.,	129.21	
Incidentals,	76.98	
	<hr/>	\$2,477.02

INSURANCE DEPARTMENT.

Expenses of commissioner,	\$70.85	
Printing blanks,	25.26	
Incidentals,	86.93	
	<hr/>	\$183.04

Amount carried forward,	\$16,383.38
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* For expenses teachers' institutes, see miscellaneous items, page 29.

Amount brought forward,	\$16,383.38
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SUPREME COURT.

Salaries of justices,	\$19,100.00	
Salary of attorney-general,	2,200.00	
Salary of state reporter,	655.54	
Clerks of supreme court,	778.20	
Incidentals,	1,050.82	
	<hr/>	\$23,784.56

PROBATE COURT.

Salaries of judges,	\$4,568.96	
Salaries of registers,	5,779.05	
	<hr/>	\$10,348.01

STATE LIBRARY.

Salary of librarian and assistant,	\$932.00	
Increase library,	500.00	
Special appropriation,	23.49	
Plans, new building,	822.00	
Incidentals,	59.20	
	<hr/>	\$2,336.69

STATE-HOUSE.

Salary of janitor,	\$650.00	
Assistant janitor,	500.00	
Gas,	209.10	
Water,	112.50	
Fuel,	737.76	
Furniture,	1,134.99	
Repairs,	2,383.29	
Special repairs,	2,671.24	
Miscellaneous,	148.58	
	<hr/>	\$8,547.46

Amount carried forward,	\$61,400.10
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Amount brought forward,	\$61,400.10
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NEW HAMPSHIRE ASYLUM FOR INSANE.

Support of indigent insane,	\$6,000.00	
Support of convict insane,	3,100.00	
Library,	100.00	
Special appropriation,	10,000.00	
	<hr/>	\$19,200.00

EDUCATION OF DEAF AND DUMB.

American Asylum, Hartford,	\$3,974.02	
Clarke Institution, Northampton,	175.00	
	<hr/>	\$4,149.02

EDUCATION OF THE BLIND.

Perkins Institution, Boston,	\$3,600.00
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INDUSTRIAL SCHOOL.

Current expenses,	\$6,000.00
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STATE PRISON.

Salary of warden,	\$1,500.00	
Salary of chaplain,	800.00	
Prison library,	167.60	
Prisoners' Aid Association,	43.35	
Balance current expenses,	4,179.09	
Improvements,	5,031.75	
	<hr/>	\$11,721.79

N. H. COLLEGE OF AGRICULTURE AND MECHANIC
ARTS.

Appropriation,	\$2,000.00
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NORMAL SCHOOL.

Appropriation,	\$5,000.00	
Expenses of trustees,	98.05	
	<hr/>	\$5,098.05

Amount carried forward,	<hr/> \$113,168.96
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Amount brought forward,	\$113,168.96
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FISH COMMISSIONERS.

Expenses of commissioners, etc.,	\$2,533.58	
Printing blanks,	72.81	
	<hr/>	\$2,606.39

RAILROAD COMMISSIONERS.

* Salaries and expenses of board,	\$3,783.58	
Incidentals,	2.25	
	<hr/>	\$3,785.83

BANK COMMISSIONERS.

Printing blanks,	\$233.12	
Compensation, etc.,	3,256.00	
	<hr/>	\$3,489.12

NEW HAMPSHIRE NATIONAL GUARD.

N. H. National Guard,	\$24,999.40
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BOARD OF AGRICULTURE.

Salary of secretary,	\$1,000.00	
Expenses of board,	871.01	
Printing report,	1,303.20	
Incidentals,	268.65	
	<hr/>	\$3,442.86

WHITE MOUNTAIN ROADS.

Dixville road,	\$25.50	
Randolph road,	400.00	
Millsfield road,	131.57	
Dummer and Errol,	294.42	
Willey House to Bartlett,	399.33	
Willey House to Crawford's,	375.55	
Crawford's to Fabyan's,	245.85	
	<hr/>	\$1,872.22

Amount carried forward,	\$153,364.78
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* This item is not included in statement of expenses, but is reported in Assets as a claim upon the railroad corporations. See chapter 101, Pamphlet Laws, 1883.

Amount brought forward,	\$153,364.78
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ABATEMENTS STATE TAXES, 1883.

Winchester,	\$60.00	
Pelham,	160.00	
Hampstead,	88.00	
Keene,	1,160.00	
Windham,	60.00	
Hudson,	68.00	
Green's Grant,	96.00	
Newton,	128.00	
	<hr/>	\$1,820.00

BOARD OF EQUALIZATION.

Expenses of board,	\$1,360.20
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LEGISLATURE.

Pay-roll of senate,	\$8,021.20	
Pay-roll of house of representatives,	99,295.45	
Clerk of senate,	450.00	
Clerk of house	550.00	
Engrossing clerk,	465.90	
Sergeant-at-arms, door-keepers, and pages,	3,063.60	
Newspapers,	3,388.00	
Pamphlet Laws of 1883,	792.43	
Publishing laws in newspapers,	4,623.00	
Printing bills, etc.,	2,513.57	
Chaplain,	306.20	
Extra services of janitor and assistant,	550.00	
Clerks of house and senate (by joint resolution),	625.00	
Stationery (by joint resolution),	308.84	
Legislative blanks,	309.67	
Police,	382.20	
Reporters (by joint resolution),	300.00	
Contested elections,	914.06	
Incidentals,	2.00	
Apportionment,	525.00	
	<hr/>	\$127,386.12
Amount carried forward,		<hr/> \$283,931.10

Amount brought forward,	\$283,931.10
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BOUNTY ON WILD ANIMALS.

Bounty on 339 woodchucks, <i>a</i> 10c.,	\$33.90	
Bounty on 6 lynxes, <i>a</i> \$1,	6.00	
Bounty on 100 foxes, <i>a</i> 50c.,	50.00	
Bounty on 871 hawks, <i>a</i> 20c.,	174.20	
Bounty on 68 bears, <i>a</i> \$10,	680.00	
Bounty on 39,332 crows, <i>a</i> 10c.,	3,933.20	
	<hr/>	\$4,877.30

COMMISSION, INSANE PAUPERS.

Expenses,	\$93.89
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STATE BOARD OF HEALTH.

Salary of secretary,	\$2,000.00	
Expenses of board,	815.02	
Printing report,	1,235.71	
Printing blanks,	621.96	
Incidentals,	252.26	
	<hr/>	\$4,924.95

STATE HISTORIAN.

Compensation,	\$777.60	
Incidentals,	9.48	
Printing Vol. 12, Town Papers,	1,732.26	
	<hr/>	\$2,519.34

INSURANCE TAX OF 1883.

To towns as per table in Appendix,	\$3,640.25
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SAVINGS-BANK TAX OF 1883.

To towns as per table in Appendix,	\$354,628.79	
To literary fund,	32,705.36	
	<hr/>	\$387,334.15

RAILROAD TAX OF 1883.

To towns as per table in Appendix,	\$101,907.54	
Amount carried forward,	<hr/>	\$789,228.52

Amount brought forward,	\$789,228.52
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PRINCIPAL OF DEBT.

Bonds, prison loan,	\$16,000.00
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INTEREST.

Interest on surplus revenue,	\$15.22	
Kimball legacy,	405.21	
Coupons on bonds, and interest on registered bonds,	190,408.00	
	<hr/>	\$190,828.43

INDEPENDENT MILITIA.

Amoskeag Veterans,	\$100.00	
Manchester War Veterans,	100.00	
Manchester Cadets,	100.00	
	<hr/>	\$300.00

MISCELLANEOUS.

Charles H. Lund (by joint resolution),	\$500.00	
Ervin B. Tripp, " "	400.00	
Edwin C. Bailey, " "	619.66	
Thomas R. Henderson, " "	200.00	
Auditing printers' accounts,	60.00	
Idiotic and feeble-minded youth,	103.33	
Copying muster rolls,	100.00	
Indexing records,	217.25	
The N. H. Veterans' Association,	1,931.89	
The N. H. Historical Society,	500.00	
Teachers' Institutes,*	1,398.36	
Legacy and succession tax expense,	20.42	
Legacy and succession tax refunded,	8,809.58	
Dartmouth college,	5,000.00	
	<hr/>	\$19,860.49
Total disbursements,		<hr/> \$1,016,217.44

*This item is not included in statement of expenses, but is deducted from the income of Teachers' Institute fund. See note on page 7.

FUNDED DEBT.

The bonds now outstanding, and dates of their maturity, are as follows :

September 1, 1884,	\$450,000.00	
September 1, 1889,	150,000.00	
	<hr/>	
Total old debt,		\$600,000.00
Bond of 1873, due July 1, 1879,		500.00
Municipal war-loan bonds, due from		
Jan. 1, 1892, to January, 1905,		2,206,100.00
Prison loan, due from January, 1884,		
to January, 1891,		84,000.00
Bonds of 1879, due 1889, 1890, 1891,		
and 1892,		400,000.00
		<hr/>
Total funded debt,		\$3,290,600.00

\$80,000 of the \$450,000, maturing Sept. 1, 1884, are held by the trustees of the N. H. College of Agriculture and the Mechanic Arts, and at maturity are to constitute a trust fund for the benefit of said institution.

This will leave \$370,000 to be provided for. The funds on hand, with the receipts from savings-bank taxes, will be sufficient to redeem the entire amount, but it will probably be necessary to negotiate a temporary loan about January 1, 1885.

STATE OF THE TREASURY JUNE 1, 1884.

LIABILITIES.

Floating debt,	\$100.00	
Trust funds (see page 7),	79,319.05	
Funded debt (see above),	3,290,600.00	
	<hr/>	
Total liabilities,		\$3,370,019.05

ASSETS.

Cash in the treasury,		\$189,382.88
Elkins's Grant,	STATE TAX OF 1877.	\$60.00
		<hr/>
Amount carried forward,		\$189,442.88

Amount brought forward,		\$189,442.88
	STATE TAX OF 1878.	
Elkins's Grant,		\$60.00
	STATE TAX OF 1879.	
Elkins's Grant,		\$60.00
	STATE TAX OF 1881.	
Millsfield (balance),		\$7.46
	STATE TAX OF 1882.	
Millsfield (balance),		\$27.14
	STATE TAX OF 1883.	
Hale's Location (balance),	\$.49	
Chandler's Purchase (balance),	1.00	
Crawford's Purchase (balance),	4.76	
Millsfield (balance),	22.54	
	<hr/>	\$28.79

Expenses railroad commissioners from date of organization of board to June 1, 1884, and due from the railroad corporations, agreeably to the provisions of chapter 101 Pamphlet Laws of 1883,

\$3,783.58

Total assets June 1, 1884, \$193,409.85
 Deficiency, being net indebtedness June 1, 1884, \$3,176,609.20

SPECIAL ROAD TAX OF 1877.

I reported last year the sum of \$150.00 as due from Elkins's Grant.

SPECIAL ROAD TAX OF 1881.

I reported last year the sum of \$299.64 as due ; I have collected \$80.00, leaving \$219.64 due from the following places :

Cambridge,	\$200.00	
Millsfield (balance),	19.64	
	<hr/>	\$219.64

DEPOSITS BY RAILROAD CORPORATIONS FOR LAND DAMAGES.

The treasurer reported in his hands on this account,

June 1, 1883, \$6,234.50

The transactions during the year have been as follows :

Aug. 9, 1883, paid county of Strafford, \$1,000.00

Aug. 22, 1883, paid Ellsworth P. Nichols, 32.00

Aug. 22, 1883, paid W. J. Nichols, 32.00

Sept. 1, 1783, paid Ranlet & Prescott, 4,126.00

Sept. 12, 1883, paid Pembroke Mills, 441.00

Oct. 9, 1883, paid Almus B. Sawyer, 200.00

Total payments, \$5,831.00

Balance in treasurer's hands June 1, 1884, \$403.50

SOLON A. CARTER,

Treasurer.

AUDITOR'S REPORT.

To His Excellency the Governor and the Honorable Council :

We, the undersigned, auditor and committee of the council appointed by virtue of the provisions of chapter 83, Pamphlet Laws of 1881, beg leave to report that we have examined the accounts of the state treasurer for the fiscal year ending May 31, 1884.

We find his account of the receipts and expenditures correct, and all disbursements authorized by legislative authority, and accompanied by proper vouchers.

Cash on hand June 1, 1883,	\$204,622.49
Receipts during the year,	1,000,977.83
Total,	<hr/> \$1,205,600.32
Expenditures during the year,	1,016,217.44
Cash in treasury May 31, 1884,	<hr/> \$189,382.88

Col. Carter's methods of performing the important and perplexing duties of his office are so systematized as to insure accuracy, and merit in all respects high commendation.

The books of the office are models of neatness, and exhibit clearly each transaction, while all papers are so filed as to insure their preservation.

Respectfully submitted.

(Signed) JOHN T. ABBOTT, *Auditor.*

J. A. SPALDING,

A. C. CHASE,

D. M. ALDRICH,

Committee of the Council.

Concord, May 31, 1884.

APPENDIX.

APPENDIX.

TABULAR STATEMENT

Showing the amount of tax assessed upon and paid by the New Hampshire Fire Insurance Company for the year 1883, the amount of such tax distributed to the several cities and towns, and the balance accruing as revenue to the state, agreeably to chapter 90, Pamphlet Laws of 1870.

TOWNS.	Shares.	Tax assessed.	To towns.	Revenue to state.
Amherst.....	5	\$5 00	\$7.75	\$1.25
Antrim.....	36	36 00	27.00	9.00
Concord.....	40	40.00	30.00	10.00
Deerfield.....	50	50 00	37.50	12.50
Exeter.....	50	50.00	37.50	12.50
Epsom.....	12	12 00	9.00	3.00
Francestown.....	70	70.00	52.50	17.50
Greenville.....	20	20.00	15.00	5.00
Hampton Falls.....	40	40.00	30.00	10.00
Henniker.....	40	40.00	30.00	10 00
Hooksett.....	80	80.00	60.00	20 00
Hopkinton.....	14	14 00	10.50	3 50
Hudson.....	12	12 00	9.00	3 00
Jaffrey.....	10	10.00	7.50	2.50
Keene.....	479	479.00	359.25	119.75
Laconia.....	85	85 00	63.75	21 25
Manchester.....	2,023	2,023 00	1,517.25	505.75
Meredith.....	25	25.00	18.75	6.25
Milford.....	157	157 00	117.75	39 25
Nashua.....	944	944.00	708.00	236 00
New Boston.....	69	69.00	51.75	17.25
New Ipswich.....	5	5 00	3.75	1.25
Newport.....	20	20.00	15.00	5.00
Pembroke.....	118	118 00	88.50	29.50
Peterborough.....	236	236.00	177.00	59 00
Pittsfield.....	22	22.00	16.50	5.50
Portsmouth.....	39	39.00	29.25	9.75
Rochester.....	10	10.00	7.50	2.50
Somersworth.....	52	52.00	39.00	13.00
Warner.....	30	30.00	22.50	7.50
Weare.....	25	25 00	18.50	6.50
Wilton.....	30	30.00	22.50	7 50
Wolfeborough.....	6	6 00	4.50	1.50
Non-resident.....	146	146 00	.....	146.00
	5,000	\$5,000.00	\$3,640.25	\$1,359.75

TABULAR STATEMENT

Exhibiting the assessments of Railroad Taxes for 1883, the amount distributed to the several cities and towns, and the balance accruing as revenue to the state.

CORPORATIONS.	Tax assessed.	To towns.	To state.
Ashuelot.....	\$1,855.05	\$800.36	\$1,054.69
Atlantic & St. Lawrence.....	6,794.40	1,698.60	5,095.80
Boston, Concord & Montreal.....	30,230.43	16,920.10	13,310.33
Boston & Maine.....	17,848.41	6,746.28	11,102.13
Cheshire.....	13,921.07	5,265.38	8,655.69
Concord.....	29,812.66	22,949.50	6,863.16
Concord & Claremont.....	5,725.32	1,431.33	4,293.99
Concord & Portsmouth.....	5,853.46	5,167.11	686.35
Dover & Winnepesaukee.....	4,231.60	2,112.58	2,119.02
Eastern.....	4,227.95	2,802.26	1,425.69
Fitchburg.....	204.72	51.18	153.54
Manchester & Lawrence.....	18,501.53	13,003.36	5,498.17
Manchester & North Weare.....	964.62	241.15	723.47
Mount Washington.....	1,607.71	565.44	1,042.27
Monadnock.....	1,224.78	603.19	621.59
Nashua & Lowell.....	4,577.28	2,305.69	2,271.59
Northern.....	24,559.67	11,290.31	13,269.36
Portland & Ogdensburg.....	618.35	154.58	463.77
Portsmouth, Great Falls & Conway...	4,527.29	1,275.26	3,252.03
Portland & Rochester.....	185.50	46.57	138.93
Sullivan.....	6,004.70	1,501.17	4,503.53
Suncook Valley.....	1,694.13	1,346.31	347.82
Wilton.....	3,091.75	2,863.81	227.94
Worcester & Nashua.....	2,074.08	620.22	1,453.86
Wolfeborough.....	534.00	145.80	388.20
Totals.....	*\$190,870.46	\$101,907.54	\$88,962.92

* In addition to the assessment for 1883, the sum of \$1,118.72 has been collected on account of tax on Mount Washington Railroad for the year 1880, less abatement authorized by decree of the supreme court. This sum was received too late for distribution with the tax of 1883, and is held and reported as a trust fund.

TABULATED STATEMENT

Showing the valuation of the various telegraph companies within the limits of the state, and the taxes assessed upon them by the State Board of Equalization for the year 1883.

COMPANIES.	Valuation.	Tax assessed.
American.	\$3,525.00	\$43.60
Chester & Derry.....	250.00	3.10
Maine.....	4,275.00	52.86
Montreal.....	2,140.00	26.46
Mutual Union.....	1,961.00	24.24
New Hampshire.....	640.00	7.91
Northern.....	1,680.00	20.77
Western Union.....	61,579.00	761.53
	\$76,050.00	\$940.47

TABULATED STATEMENT

Showing the valuation of the various Telephone Companies within the limits of the state, and the taxes assessed upon them by the State Board of Equalization for the year 1883, taxes paid, and remaining unpaid.

COMPANIES.	Valuation.	Tax assessed.	Paid.	Unpaid.
Brattleboro' & Chesterfield..	\$1,000.00	\$12.36	\$12.36	.....
Brattleboro' & Hinsdale.....	800.00	9.89	9.89	.....
Boston & Northern.....	125,000.00	1,545.87	.....	\$1,545.87
Cheshire County.....	23,000.00	284.44	.....	284.44
Granite State.....	82,000.00	1,014.09	1,014.09	.....
Plymouth & Campton.....	2,000.00	24.73	24.73	.....
Stratford & Colebrook.....	500.00	6.18	.....	6.18
Winnepesaukee Bell.....	4,000.00	49.47	49.47	.....
Totals.....	\$238,300.00	\$2,947.03	\$1,110.54	\$1,836.49

TABULAR STATEMENT.

Showing the amount of deposits in each Savings-Bank in the state, April 1, 1883, the amount invested in real estate, the balance subject to tax, tax paid, amount distributed to towns, and balance accruing to the Literary Fund.

BANK.	Aggregate deposits.	Amount real estate in N. H.	Amt. of real estate in other states.	Balance subject to tax.	Tax paid.	To towns.	To Literary Fund.
Alton	\$52,716.77	\$800.00	.....	\$51,916.77	\$519.17	\$497.98	\$21.19
Amoskeag	2,975,183.18	.....	\$11,217.70	2,963,965.48	29,639.65	28,373.80	1,269.85
Ashtand (a)	48,727.11	1,829.27	.....	46,897.84	468.97	486.74	.53
Berknap County	511,361.88	20,540.68	.....	491,041.20	4,910.41	4,783.57	126.84
Bristol	310,350.46	9,065.00	2,487.37	299,408.09	2,994.08	2,993.84	.24
Cheshire Provident Institution.	1,794,672.29	104,844.96	4,485.67	1,685,341.66	16,853.42	15,008.29	1,845.13
China	123,522.18	1,095.00	.....	122,427.18	1,224.27	1,165.80	58.47
City, Nashua	179,304.33	4,500.00	.....	175,404.33	1,754.05	1,551.00	203.05
Cochecho (b)	214,275.29	25,481.87	4,000.00	184,793.42	1,847.93	1,686.12	178.78
Connecticut River	471,988.40	3,000.00	.....	468,988.40	4,689.88	3,967.35	722.53
Conway	68,355.70	4,280.51	.....	64,075.19	640.75	637.82	2.93
Cook County (a)	203,480.62	.....	.....	203,480.62	2,034.81	1,703.08	313.43
Dartmouth	694,832.80	10,300.00	3,200.00	681,332.80	6,813.33	4,363.87	2,449.46
Dover Five Cents	173,266.88	800.00	.....	172,466.88	1,724.67	1,627.46	97.21
E. Northwood	27,042.00	.....	.....	27,042.00	270.42	270.12	.30
Epping	63,576.88	.....	.....	63,576.88	635.77	634.34	1.43
Farmington	237,748.30	5,739.82	.....	232,008.48	2,320.08	2,262.42	57.66
Fitzwilliam	128,149.62	.....	.....	128,149.62	1,281.50	1,227.25	54.25
Francestown	100,838.45	4,644.00	700.00	95,494.45	954.94	948.92	6.02
Franklin	533,887.92	.....	.....	533,887.92	5,338.88	5,338.88	.....
Gorham	70,435.10	.....	.....	70,435.10	704.35	702.14	2.21
Guaranty	527,798.15	.....	.....	527,798.15	5,277.98	5,107.09	170.89
Hillsdale	194,072.77	.....	.....	194,072.77	1,940.73	1,713.25	227.48
Iowa	257,658.49	11,141.20	.....	246,517.29	2,465.17	2,346.98	118.19
Keene Five Cents	1,527,482.00	13,139.00	.....	1,502,992.00	15,029.92	14,248.79	781.13
Lacota (b)	731,436.88	28,231.17	11,351.00	703,205.71	7,032.06	6,637.47	394.62
Lake Village (b)	147,701.50	6,000.00	.....	141,701.50	1,417.02	1,398.02	19.00
Lebanon (c)	601,966.76	2,073.70	24,724.36	575,167.70	5,751.68	4,706.66	1,060.87

Littleton.....	615,297.22	.....	.....	615,297.22	6,152.97	5,596.66	556.31
Loan & Trust.....	1,337,370.68	.....	825.54	1,325,163.75	13,251.64	13,054.96	216.68
Manchester.....	4,136,121.32	.....	.....	4,136,121.32	41,361.22	39,041.39	2,319.63
Mason Village.....	108,143.42	.....	.....	108,143.42	1,081.43	1,005.67	75.76
Mechanics, Manchester.....	214,372.45	.....	.....	214,372.45	2,143.72	2,082.62	61.10
Mechanics, Nashua.....	187,430.54	.....	.....	183,420.92	1,834.21	1,554.01	280.20
Mercedith Village.....	252,378.20	.....	2,523.78	249,029.42	2,490.29	2,474.07	16.22
Merrimack County.....	685,064.85	.....	.....	685,064.85	6,850.65	6,711.50	139.15
Merrimack River.....	1,639,194.10	.....	.....	1,639,194.10	16,391.04	16,178.02	813.92
Monadnock.....	630,200.51	.....	.....	616,300.51	6,163.01	6,028.11	149.40
Milford Five Cents (<i>d</i>).....	410,046.40	.....	3,700.00	409,646.40	4,096.46	3,792.31	304.15
Nashua.....	2,175,939.30	.....	.....	2,175,939.30	21,759.39	20,832.98	926.41
New Hampshire (<i>e, f, g</i>).....	2,029,772.74	.....	.....	2,011,272.74	20,112.73	19,309.22	757.07
New Ipswich.....	18,500.00	.....	.....	18,500.00	185.00	185.00	2.80
Newmarket.....	121,719.73	.....	.....	121,719.73	1,217.19	1,217.19	24.02
Newport.....	386,896.37	.....	37,489.25	385,796.37	3,857.96	3,825.38	32.58
Norway Plains.....	518,346.31	.....	.....	441,430.83	4,414.31	3,927.11	487.20
Ossipee Valley.....	96,014.56	.....	71,279.74	96,014.56	960.15	854.67	105.48
Penacook (<i>e</i>).....	117,176.90	.....	.....	107,026.90	1,070.27	1,058.85	18.42
People's.....	530,906.32	.....	.....	530,906.32	5,309.06	5,181.48	127.58
Peterborough (<i>f</i>).....	594,176.80	.....	.....	561,522.30	5,615.22	5,501.28	123.03
Piscataqua.....	305,685.64	.....	1,075.00	305,685.64	3,056.86	2,884.78	771.88
Pittsfield (<i>e</i>).....	220,326.57	.....	6,952.57	213,374.00	2,133.74	2,089.26	37.48
Portsmouth (<i>g</i>).....	2,958,673.66	.....	.....	2,845,066.30	28,450.66	20,336.63	8,136.53
Portsmouth Trust & Guaranty.....	475,514.57	.....	.....	367,076.65	3,670.77	3,049.64	621.13
Rochester.....	267,575.14	.....	.....	260,899.89	2,609.00	2,498.35	110.65
Rollinsford.....	322,169.29	.....	90,573.16	231,596.13	2,315.96	1,162.29	1,153.67
Sandwich (<i>h</i>).....	78,064.74	.....	3,300.00	73,264.74	732.65	730.15	21.60
Security.....	45,323.55	.....	.....	45,323.55	455.24	418.10	37.14
Somersworth.....	609,312.03	.....	60,000.00	519,662.03	5,196.62	3,270.49	1,926.13
Squanscott.....	11,802.89	.....	29,650.00	11,802.89	118.03	115.58	2.45
Stratford County.....	2,380,325.41	.....	2,067.93	2,377,687.48	23,776.87	23,721.04	55.83
Sullivan (<i>h</i>).....	1,083,426.52	.....	16,490.40	1,040,011.21	10,400.11	8,899.60	1,485.51
New Hampshire Banking Co.....	516,718.83	.....	26,624.91	516,718.83	5,167.19	4,849.83	317.36
Union Five Cents.....	344,444.94	.....	.....	336,380.22	3,365.80	3,301.60	64.20
Walpole.....	150,649.26	.....	6,364.72	150,649.26	1,506.49	1,218.17	288.32
Wilton.....	60,680.63	.....	.....	52,020.10	520.20	520.20	.....
Wolfeborough.....	55,786.68	.....	.....	48,757.19	487.57	487.29	.....
Totals.....	\$39,776,475.68	\$504,526.60	\$538,531.48	\$38,733,417.60	\$387,334.15	\$354,628.79	\$32,705.36

a, b, c, d, e, f, g, h. See memorandum next page.

MEMORANDUM.

Explaining the distribution of Savings-bank taxes, where the banks hold real estate in excess of deposits in any town.

- (a) The Ashland Bank holds real estate in
Whitefield.....\$1,829.27 1 per cent., \$18.29 Taken from Coös County Bank.
- (b) The Cochecho Bank holds real estate in
Gilmanton.....\$1,696.62 1 per cent., \$16.97 Taken from Laconia Bank.
- (c) The Lebanon Bank holds real estate in
Concord.....\$1,484.90 1 per cent., \$14.85 Taken from New Hampshire Bank.
- (d) The Milford Bank holds real estate in
Goshen.....\$1,500.00 1 per cent., \$15.00 Taken from Sullivan Savings Institution.
- (e) The Penacook Bank holds real estate in
Pittsfield.....\$700.00 1 per cent., \$7.00 Taken from Pittsfield Bank.
- (f) The Peterborough Bank holds real estate in
Bradford\$908.53 1 per cent., \$9.09 Taken from New Hampshire Bank.
- (g) The Portsmouth Bank holds real estate in
Gilmanton.....\$2,250.00 1 per cent., \$22.50 Taken from New Hampshire Bank.
- (h) The Sandwich Bank holds real estate in
Tilton.....\$1,900.00 1 per cent., \$19.00 Taken from Lake Village Bank.

NOTE. *a, b, c, d, e, f, g, h*, refer to tabular statement, pp. 40, 41.

TABULAR STATEMENT

Showing the amount divided to the several cities and towns for Railroad Tax, Savings-Bank Tax, and Literary Fund, for the year 1883.

TOWNS.	Railroad tax.	Savings-bank tax.	Literary Fund.
Acworth.....		\$1,103 82	\$111.69
Albany.....		16 80	21 93
Alexandria.....	\$16 38	323 46	95 88
Allenstown.....	267 77	976 58	55 08
Alstead.....		1,393 84	110 16
Alton.....	375 50	1,217 27	154 53
Amherst.....	360 46	2,428 02	117 81
Andover.....	566 53	1,213 35	111 18
Antrim.....	3 61	1,819 52	111 69
Ashland.....	161 68	820 52	92 31
Atkinson.....	54 35	44 76	32 64
Auburn.....	35 29	706 10	77 52
Barnstead.....		1,112 17	134 64
Barrington.....	17 29	1,807 04	154 02
Bartlett.....		65 83	86 70
Bath.....	233 25	187 49	102 00
Bedford.....	84 14	1,972 08	107 61
Belmont.....	150 60	1,436 12	103 53
Bennington.....	32 45	514 37	50 49
Benton.....	55 03	11 12	41 31
Berlin.....	37 29	8 27	180 03
Bethlehem.....	182 91	493 74	162 69
Boscawen.....	600 84	1,027 13	119 85
Bow.....	251 23	1,342 29	71 91
Bradford.....	315 95	594 06	103 53
Brentwood.....	47 49	439 77	89 76
Bridgewater.....	34 83	240 20	46 92
Bristol.....	299 80	1,726 46	107 10
Brookfield.....	8 90	147 45	38 25
Brookline.....	7 80	540 48	64 77
Campton.....	68 30	469 01	112 20
Canaan.....	492 42	719 23	159 63
Candia.....	93 42	1,786 10	136 17
Canterbury.....	200 38	1,203 02	127 50
Carroll.....		151 86	47 94
Centre Harbor.....	8 75	578 18	58 14
Charlestown.....	870 79	2,363 03	192 78
Chatham.....		5 53	57 12
Chester.....	73 95	1,159 73	114 24
Chesterfield.....	1 92	847 09	112 20
Chichester.....	184 13	749 50	99 96
Claremont.....	483 59	5,220 42	401 88
Clarksville.....			36 21
Colebrook.....		33 17	203 49
Columbia.....		1 15	66 81
Concord.....	20,231 08	19,728 19	1,299 99
Conway.....	154 58	465 25	226 44
Cornish.....	181 24	512 95	138 21
Croydon.....		281 60	59 16
Dalton.....	95 28	113 91	61 71
Danbury.....	214 03	643 93	87 21
Danville.....	18 24	203 10	46 92
Deerfield.....	1 33	1,363 46	145 86
Deering.....		470 04	63 34
Derry.....	383 41	2,035 80	146 88
Dorchester.....		117 31	70 38
Dover.....	3,322 61	15,506 18	899 13
Dublin.....		1,280 64	36 21
<i>Amounts carried forward.....</i>	31,280 82	83,749 49	8,070 24

TABULAR STATEMENT,—*Continued.*

TOWNS.	Railroad tax.	Savings-bank tax.	Literary fund.
<i>Amounts brought forward.....</i>	\$31,280.82	\$83,749.49	\$8,070.24
Dummer.....	9.72	3.09	63.24
Dunbarton.....	271.58	1,494.81	75.48
Durham.....	284.35	1,490.63	85.17
East Kingston.....	148.75	54.66	46.92
Easton.....	.....	144.63	31.11
Eaton.....	.....	90.28	60.69
Effingham.....	.....	227.12	104.04
Ellsworth.....	.....	16.45	27.03
Enfield.....	1,857.64	1,551.09	139.74
Epping.....	183.52	835.78	128.01
Epsom.....	178.25	837.93	108.63
Errol.....	.....	2.04	21.42
Exeter.....	2,161.51	1,990.21	274.38
Farmington.....	249.79	2,507.99	357.00
Fitzwilliam.....	134.88	1,462.40	130.05
Francetown.....	71.13	1,123.00	107.61
Franconia.....	.....	245.33	57.63
Franklin.....	2,619.58	4,684.02	329.97
Freedom.....	.....	404.26	78.03
Fremont.....	32.30	158.16	63.75
Gilford.....	830.52	2,633.63	231.03
Gilmanton.....	53.41	960.81	166.77
Gilsum.....	.....	1,197.68	71.91
Goffstown.....	256.53	3,258.92	153.51
Gorham.....	546.75	525.91	153.00
Goshen.....	.....	261.50	54.06
Grafton.....	228.47	906.34	112.71
Grantham.....	36.14	236.41	57.12
Greenfield.....	44.22	867.58	76.50
Greenland.....	384.13	781.11	46.92
Greenville.....	19.64	811.76	108.12
Groton.....	7.90	253.76	58.65
Hampstead.....	278.50	623.89	78.54
Hampton.....	207.18	405.90	97.41
Hampton Falls.....	131.63	262.91	74.97
Hancock.....	58.14	1,058.65	56.61
Hanover.....	320.60	2,544.55	210.63
Harrisville.....	.....	821.98	110.16
Hart's Location.....	.....	36.58	4.08
Haverhill.....	744.03	464.17	229.50
Hebron.....	.74	268.43	30.09
Henniker.....	196.86	2,147.13	116.79
Hill.....	178.89	549.38	73.95
Hillsborough.....	98.81	1,791.05	221.85
Hinsdale.....	23.71	1,398.97	211.14
Holderness.....	22.50	287.48	68.85
Hollis.....	137.65	1,445.82	118.83
Hooksett.....	538.39	1,456.62	138.21
Hopkinton.....	219.71	2,836.51	143.82
Hudson.....	222.22	1,319.84	91.29
Jackson.....	.....	96.16	59.67
Jaffrey.....	211.89	2,900.32	133.11
Jefferson.....	.....	82.27	126.42
Keene.....	4,691.02	10,965.43	648.72
Kensington.....	26.56	380.44	57.63
Kingston.....	196.46	170.01	91.29
Laconia.....	1,766.84	4,538.76	302.43
Lancaster.....	401.78	1,183.88	272.34
Landaff.....	42.44	410.34	53.55
<i>Amounts carried forward.....</i>	52,608.08	\$156,166.05	\$15,469.32

TABULAR STATEMENT,—*Continued.*

TOWNS.	Railroad tax.	Savings-bank tax.	Literary fund.
<i>Amounts brought forward</i>	\$52,608.08	\$156,166.05	\$15,469.32
Langdon		720.54	38.25
Lebanon	1,887.28	3,992.96	337.11
Lee	118.12	937.46	78.03
Lempster		474.01	64.26
Lincoln		53.77	9.69
Lisbon	293.32	844.14	231.03
Litchfield	103.59	872.64	25.50
Littleton	649.64	2,637.44	359.55
Livermore		1.08	12.75
Londonderry	362.14	2,110.41	114.75
Loudon	158.60	1,703.31	153.51
Lyman		197.46	76.50
Lyme	15.56	1,216.91	141.27
Lyndeborough	18.67	249.01	84.15
Madbury	95.00	810.57	31.62
Madison		249.06	71.40
Manchester	16,177.40	44,102.73	2,281.23
Marlborough	65.50	1,802.49	162.18
Marlow	2.40	1,584.82	54.57
Mason	29.21	395.92	63.24
Meredith	571.88	2,522.42	174.93
Merrimack	610.87	2,041.44	101.49
Middleton		268.37	34.17
Milan	115.95	28.39	118.32
Milford	738.43	4,989.95	238.17
Milton	197.96	1,369.36	142.80
Mont Vernon	37.64	757.17	70.89
Monroe		44.54	62.22
Moultonborough		501.82	138.72
Nashua	6,044.79	21,079.89	1,405.05
Nelson		489.61	49.98
New Boston	41.30	2,978.55	105.57
Newbury	81.19	1,021.26	61.71
Newcastle	11.25	623.49	59.67
New Durham	38.23	299.22	82.62
New Hampton	51.91	791.26	94.35
Newington	20.00	455.93	46.41
New Ipswich		1,012.34	130.05
New London	90.29	650.76	79.05
Newmarket	261.12	1,080.28	218.28
Newport	1,076.96	3,088.92	269.79
Newton	94.31	95.85	73.95
Northfield	374.50	849.17	65.79
North Hampton	75.94	792.41	55.59
Northumberland	906.25	129.28	119.34
Northwood	31.01	1,377.01	111.18
Nottingham	12.37	704.11	117.81
Orange	20.38	30.31	34.17
Orford	8.40	243.79	81.60
Ossipee	11.78	384.77	165.24
Pelham	146.07	590.54	81.60
Pembroke	360.54	3,022.80	193.80
Peterborough	404.47	3,938.85	136.17
Piermont		146.09	94.35
Pittsburg			69.87
Pittsfield	262.02	2,567.00	164.22
Plainfield	16.20	1,062.59	140.76
Plaistow	137.11	96.80	80.58
Plymouth	2,402.27	1,121.48	174.42
<i>Amounts carried forward</i>	\$87,837.90	\$281,350.60	\$25,504.59

TABULAR STATEMENT,—*Concluded.*

TOWNS.	Railroad tax.	Savings-bank tax	Literary fund.
<i>Amounts brought forward.</i>	\$87,837.90	\$284,350.60	\$25,504.59
Portsmouth.....	4,083.29	17,595.20	974.10
Randolph.....		34.94	21.93
Raymond.....	94.59	868.13	100.98
Richmond.....		731.55	77.01
Rindge.....	46.10	1,483.86	90.78
Rochester.....	1,016.90	5,893.97	628.32
Rollinsford.....	494.37	1,919.39	12.291
Roxbury.....		147.61	18.87
Rumney.....	580.88	392.23	122.91
Rye.....	202.76	2,393.73	110.67
Salem.....	359.30	332.98	138.72
Salisbury.....	26.16	887.97	78.03
Sanbornton.....	176.87	2,060.55	123.93
Sandown.....		119.43	51.00
Sandwich.....	38.75	756.55	152.49
Seabrook.....	138.40	99.79	161.16
Sharon.....		108.21	16.83
Shelburne.....	198.11	90.61	26.52
Somersworth.....	785.23	3,788.76	344.25
South Hampton.....	2.52	46.07	33.66
South Newmarket.....	378.43	450.26	85.17
Springfield.....	34.20	206.83	81.60
Stark.....	119.35	80.99	81.09
Stewartstown.....	2.72		92.31
Stoddard.....		400.93	52.02
Strafford.....		1,069.61	161.16
Stratford.....	368.96	196.01	121.89
Stratham.....	256.02	751.46	61.20
Sullivan.....		706.59	43.86
Sunapee.....	37.70	646.96	106.59
Surry.....	5.26	5,228.9	38.76
Sutton.....	55.60	914.07	92.31
Swansey.....	69.75	2,206.14	183.60
Tamworth.....		467.92	148.41
Temple.....		359.70	36.21
Thornton.....	8.75	46.61	96.90
Tilton.....	625.54	1,576.10	96.39
Troy.....	110.26	1,174.40	98.43
Tuftonborough.....		146.02	81.60
Unity.....		660.26	82.62
Wakefield.....	5.05	882.43	155.04
Walpole.....	513.21	1,705.31	194.82
Warner.....	534.72	1,562.8	112.20
Warren.....	392.79	903.37	100.47
Washington.....		637.74	73.44
Waterville.....			5.61
Weare.....	111.19	3,372.77	159.63
Webster.....	133.98	1,031.23	58.65
Wentworth.....	606.44	260.97	89.76
Westmoreland.....	133.01	1,956.13	103.53
Wentworth's Location.....			9.69
Whitefield.....	19.32	511.71	195.84
Wilmot.....	47.31	765.51	136.17
Wilton.....	501.26	1,990.62	169.32
Winchester.....	271.46	927.24	294.78
Windham.....	323.44	521.90	60.09
Windsor.....		71.54	4.08
Wolfeborough.....	162.41	826.62	228.99
Woodstock.....		32.17	39.27
<i>Totals</i>	\$101,907.54	\$354,628.79	\$32,933.76

ANNUAL REPORT

OF THE

BANK COMMISSIONERS

OF THE

STATE OF NEW HAMPSHIRE

TO

HIS EXCELLENCY THE GOVERNOR,

JUNE, 1884.

CONCORD:

PARSONS B. COGSWELL, PUBLIC PRINTER.

1884.

STATE OF NEW HAMPSHIRE.

CONCORD, June, 1884.

To His Excellency the Governor :

SIR: We beg leave to submit our report of the condition of the banks of the state of New Hampshire, including one state and sixty-seven savings-banks, together with reports from some banks in the hands of assignees.

BUEL C. CARTER,
GEORGE E. GAGE,

Bank Commissioners.

STATE BANK.

SALMON FALLS STATE BANK.—SALMON FALLS.

GEORGE W. ROBERTS, *President.*

W. H. MORTON, *Cashier.*

STATEMENT.

Liabilities.

Amount of special deposits.....	\$30,581.45	\$30,581.45
Capital stock.....	50,000.00	50,000.00
Surplus.....	18,674.91	18,674.91
Unredeemed bills.....	1,130.00	1,130.00
Unpaid dividends.....	425.00	425.00

\$100,811.36

Premium impaired..... 700.00

\$100,111.36

\$100,811.36

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$67,537.50	\$67,537.50	\$67,537.50
Loans secured by mortgages on local real estate.....	1,350.00	1,350.00	1,350.00
Loans on personal security.....	11,550.44	11,550.44	11,550.44
Loans on collateral security.....	6,327.56	6,327.56	6,327.56
County, city, town, and district bonds.....	5,500.00	5,000.00	5,000.00
Bank stock.....	1,200.00	2,400.00	2,400.00
Balance on deposit in Eliot National Bank, Boston.....	2,620.81	2,620.81	2,620.81
Real estate.....	1,854.25	1,854.25	1,854.25
Cash on hand.....	2,170.80	2,170.80	2,170.80
	\$100,111.36	\$100,811.36	\$100,811.36

Incorporated 1851. Charter perpetual.

Examination completed Jan. 5, 1884, by B. C. Carter.

Directors—G. W. Roberts, O. S. Brown, F. Plumer, C. F. Wood, E. A. Stevens, J. H. Roberts, J. Q. A. Wentworth.

Treasurer's bond, \$20,000, copy of which is on file in office of secretary of state, and on records of the bank. Date of bond, December, 1881.

Sureties of bond able to respond. Bond deposited with president for safe-keeping.

Annual compensation of cashier, \$200.

Officers have taken their official oath.

Dividends for the year ending Jan. 1, 1884: March, 1883, 5 per cent., \$2,500; October, 1883, 5 per cent., \$2,500.

Total expense of institution for the twelve months ending Jan. 1, 1884, \$417.

Amount of state tax paid last year, \$9,120.

Amount charged off as premiums since last examination, \$242.51.

Amount of other taxes, \$250.

Loans and investments are made by directors, who meet as occasion requires.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Number of single loans of \$1,000 or less to separate parties in the state, 26.

Total amount of loans, \$86,765.60.

Total amount of investments, \$7,490.

Largest amount loaned to any individual, corporation, or company, \$2,400.

No debts believed by the directors to be bad.

No debts which the directors believe to be doubtful.

No notes with interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SAVINGS BANKS.

ALTON SAVINGS BANK—ALTON.

HENRY HURD, *President.*

AMOS L. ROLLINS, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$55,953.84	\$55,953.84
Guaranty fund.....	1,009.60	1,009.60
Surplus.....	643.48	643.48
	<hr/>	<hr/>
	\$57,606.92	
Premium on stocks and bonds, impaired.....	1,503.58	
	<hr/>	<hr/>
	\$56,103.34	\$57,606.92

Resources.

	Market Value.	Par Value.	Value on books.
Loans by mortgage on local real estate...	\$32,787.65	\$32,787.65	\$32,787.65
Loans on personal security	8,332.54	8,332.54	8,332.44
Loans on collateral security	1,648.44	1,648.44	1,648.44
State bonds.....	7,257.00	5,900.00	5,900.00
Railroad bonds.....	3,420.00	6,000.00	6,280.58
Real estate acquired or held by foreclos- ure.....	805.00	805.00	805.00
Bank fixtures	407.55	407.55	407.55
Cash on hand.....	1,445.16	1,445.16	1,445.16
	<hr/>	<hr/>	<hr/>
	\$56,103.34	\$57,326.34	\$57,606.92

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....		\$2,958.83
Deduct state tax for 1883.....	\$370.58	
Deduct shrinkage in real estate.....	519.17	889.75
	<hr/>	<hr/>
Net profits to be accounted for.....		\$2,069.08
Dividend of 4 per cent., July 1, 1883.....	\$2,136.16	
Guaranty fund, impaired.....	67.08	
Net profits (as above) accounted for.....	<hr/>	\$2,069.08
Guaranty fund Jan. 1, 1883.....	\$802.70	
Total surplus profits, Jan 1, 1883.....	<hr/>	\$802.70
Guaranty fund, Jan. 1, 1884.....	\$735.72	
Total surplus profits Jan. 1, 1884.....	<hr/>	\$735.72
	<hr/>	<hr/>
Decrease for year 1883.....		\$67.08

Incorporated 1869. Charter perpetual.

Examination May 1, 1884, by B. C. Carter.

Vice-President—S. T. Roberts.

Trustees—Henry Hurd, Amos L. Rollins, J. W. Currier, L. S. Nute, Jeremiah Jones, Charles E. Walker, J. P. Clough, A. H. Sawyer, S. T. Roberts, O. J. M. Gilman, C. H. Hurd, C. A. Hatch, M. Bennett, J. W. Ayers, A. Varney, S. J. Wentworth.

Treasurer's bond, \$25,000, copy of which is on file in office of secretary of state and on records of the bank. Date of bond, July 1, 1882. Sureties of bond able to respond. Bond deposited with John W. Currier for safe-keeping.

Annual compensation of treasurer, \$300.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884, \$2,136.04, 4 per cent. July 1, 1883.

Total expense of the institution for the twelve months ending April 30, 1884, \$343.64.

Amount of state tax paid last year, \$519.17.

Amount of other taxes, \$30.02.

Indebtedness of trustee as principal, \$225; as surety, \$351.44.

Loans and investments are made by committee of trustees, who meet when occasion requires.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Decrease of depositors since last examination by bank commissioners, 4.

Decrease of deposits since last examination, \$468.32.

Number of single loans of \$1,000 or less to separate parties in the state, 150.

Total amount of loans, \$42,768.63.

Total amount of investments, \$12,180.56.

Largest amount loaned to any individual, corporation, or company, \$4,000.

No debts believed by the trustees to be bad.

No debts believed to be doubtful.

Amount of interest unpaid for over six months, \$1,973.11.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF BONDS OF THE ALTON SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
STATE.			
New Hampshire, 6s.....	\$7,257.00	\$5,900.00	\$5,900.00
RAILROAD.			
Florida Southern, 7s.....	\$1,000.00	\$1,000.00	\$1,055.25
New York and New England, 7s.....	2,000.00	2,000.00	2,190.33
Massachusetts Central, 6s.....	420 00	3,000 00	3,035 00
	\$3,420.00	\$6,000.00	\$6,280.58

AMOSKEAG SAVINGS-BANK, MANCHESTER.

MOODY CURRIER, *President.*MOODY CURRIER, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$3,130,037.49	\$3,130,033.49
Guaranty fund	165,000.00	165,000 00
Surplus.....	143,010.39	142,010.39
Premium on stocks and bonds.....	258,305.00	.....
	<u>\$3,696,348.88</u>	<u>\$3,438,048.88</u>

Resources.

	Market Value.	Par Value.	Value on Books.
Loans secured by Western farm mortgages	\$830,513.76	\$830,513.76	\$830,513.76
Loans secured by mortgages on local real estate.....	552,769.47	552,769.47	552,769.47
Loans on personal security.....	380,589.21	380,589.21	380,589.21
Loans on collateral security.....	429,671.20	429,671.20	429,671.20
U. S. bonds.....	155,000.00	125,000.00	125,000.00
County, city, town, and district bonds....	187,600.60	167,800.00	167,800.00
Railroad bonds.....	325,970.00	314,000.00	306,370.00
Railroad stock.....	306,230.00	234,000.00	227,400.00
Bank stock.....	294,575.00	231,400.00	231,400.00
Manufacturing stock.....	122,300.00	91,000.00	91,000.00
Miscellaneous bonds.....	10,000.00	10,000.00	10,000.00
Miscellaneous stocks.....	55,600.00	40,000.00	40,000.00
Balance on deposit in Amoskeag National Bank.....	29,906.84	29,906.84	29,906.84
Real estate acquired or held by foreclosure.....	13,959.00	13,959.00	13,959.00
Cash on hand.....	1,664.40	1,664.40	1,664.40
	<u>\$3,696,348.88</u>	<u>\$3,452,273.88</u>	<u>\$3,438,043.88</u>

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....		\$207,661.38
Deduct expenses for 1883.....	\$7,929.81	
Deduct state tax for 1883.....	29,639.65	
Deduct items charged off.....	6,533.07	
		<u>\$44,102.53</u>

Net profits to be accounted for.....		\$163,558.85
Dividend of 4 per cent., July 1, 1883.....	\$111,204.98	
Carried to guaranty fund.....	15,000.00	
Balance of profits for 1883.....	37,353.87	
Net profits (as above) accounted for.....		<u>\$163,358.85</u>
Guaranty fund January 1, 1883.....	\$150,000.00	
Other undivided profits January 1, 1883.....	90,792.66	
Total surplus profits January 1, 1883.....		<u>\$240,792.66</u>
Guaranty fund January 1 1884.....	\$165,000.00	
Other undivided profits January 1, 1884.....	113,146.53	
Total surplus profits January 1, 1884.....		<u>\$278,146.53</u>

Increase for the year 1883 \$37,353.87

Surplus profits—Jan. 1, 1881, \$163,020.63; Jan. 1, 1882, \$204,568.83; Jan. 1, 1883, \$240,792.66; Jan. 1, 1884, \$278,146.53.

Incorporated 1852. Charter perpetual.

Examination completed March 11, 1884, by Buel C. Carter and George E. Gage.

Trustees—Moody Currier, H. C. Merrill, J. E. Bennett, L. B. Clough, G. W. Riddle, Nath'l W. Cumner, H. Chandler, L. French, O. Barton.

Treasurer's bond, \$200,000, copy of which is on file in office of secretary of state, and on records of the bank. Date of bond May 4, 1883. Sureties of bond able to respond. Bond deposited with Hon. L. B. Clough for safe-keeping.

Clerks—H. Chandler, J. E. Currier, J. McElroy.

Annual compensation of treasurer and clerks, \$6,847.94.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884, 4 per cent; July 1, 1883, \$111,204.98.

Total expense of institution for the twelve months ending January 1, 1884, \$7,929.81, including special expense of committee going West.

Amount of state tax paid last year, \$29,639.65.

Amount charged off as losses since last examination, \$6,533.07, of which the bank expects to realize 50 per cent.

Indebtedness of trustees as principal, \$18,700; as surety, \$2,000.

Loans and investments are made by trustees. Regular meetings monthly.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 271; increase of deposits since last examination, \$151,822.07.

Number of single loans of \$1,000 or less to separate parties in the state, 139.

Total amount of loans, \$2,193,543.64.

Total amount of investments, \$1,198,970.

Largest amount loaned to any individual, corporation, or company, \$47,700.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS OF THE AMOSKEAG SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
U. S. bonds, 4s.....	\$155,000.00	\$125,000.00	\$125,000.00
COUNTY, CITY, TOWN, AND DISTRICT.			
COUNTY.			
Wabasha, Minn., 6s.....	\$8,000.00	\$8,000.00	\$8,000.00
SCHOOL-DISTRICT.			
No. 11, Rock Island co., Ill., 6s.....	\$1,800.00	\$1,800.00	\$1,800.00
Independent, Topeka, Kan., 8s.....	8,800.00	8,000.00	8,000.00
" Lincoln, Neb., 6s.....	10,000.00	10,000.00	10,000.00
	\$20,600.00	\$19,800.00	\$19,800.00
CITY.			
Cincinnati, O., 7 3-10s.....	\$65,000.00	\$50,000.00	\$50,000.00
Dayton, O., 8s.....	51,000.00	50,000.00	50,000.00
Kansas City, Mo., 7s.....	33,000.00	30,000.00	30,000.00
Jackson " Mich., 7s.....	10,000.00	10,000.00	10,000.00
	\$159,000.00	\$140,000.00	\$140,000.00
MISCELLANEOUS.			
Indianapolis Water Co., Ind., 6s.....	\$9,500.00	\$9,500.00	\$9,500.00
Middlesex Banking Co., Conn., 6s.....	500.00	500.00	500.00
	\$10,000.00	\$10,000.00	\$10,000.00
RAILROAD.			
Eastern, 6s.....	\$27,750.00	\$25,000.00	\$25,000.00
Chicago, Burlington & Quincy, 4s.....	29,700.00	33,000.00	28,920.00
" Milwaukee & St. Paul, 6s.....	20,200.00	20,000.00	20,000.00
Ind., Bloomington & Western, 6s.....	31,800.00	30,000.00	27,000.00
Maine Central, 6s.....	27,500.00	25,000.00	25,000.00
Atch., Top. & Santa Fé, 5s.....	8,750.00	10,000.00	9,750.00
Union Pacific, 6s.....	5,250.00	5,000.00	5,000.00
Ionia & Lansing, 8s.....	11,000.00	10,000.00	10,000.00
St. Paul, Minneapolis & Manitoba, 6s.....	11,200.00	10,000.00	10,000.00
Nashua & Rochester, 5s.....	9,900.00	10,000.00	10,000.00
Chicago & West Michigan, 5s.....	5,220.00	6,000.00	5,700.00
Boston, Concord & Montreal, 6s.....	55,000.00	50,000.00	50,000.00
Michigan Central, 8s.....	55,000.00	50,000.00	50,000.00
Manhattan Beach, 7s.....	8,000.00	10,000.00	10,000.00
Chicago, Clinton & Dubuque, 7s.....	10,300.00	10,000.00	10,000.00
Oregon Short Line, 6s.....	9,400.00	10,000.00	10,000.00
	\$325,970.00	\$314,000.00	\$306,370.00

SCHEDULE OF THE STOCKS OF THE AMOSKEAG SAVINGS BANK.

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
Amoskeag Nat., Manchester.....	\$117,000.00	\$90,000.00	\$90,000.00
Merchants' Nat., Boston.....	13,400.00	10,000.00	10,000.00
" Kansas City, Mo.....	11,500.00	10,000.00	10,000.00
Moline, Moline, Ill.....	14,000.00	10,000.00	10,000.00
Tremont Nat., Boston.....	11,000.00	10,000.00	10,000.00
Central, " ".....	6,700.00	10,000.00	10,000.00
North, " ".....	13,000.00	10,000.00	10,000.00
Atlantic, " ".....	30,800.00	20,000.00	20,000.00
Second, " ".....	7,800.00	5,000.00	5,000.00
Shawmut, " ".....	5,800.00	5,000.00	5,000.00
Eliot, " ".....	6,000.00	5,000.00	5,000.00
Atlas, " ".....	260.00	200.00	200.00
Nat. Bank of Commonwealth, Boston.....	6,000.00	5,000.00	5,000.00
" " the Republic, ".....	6,500.00	5,000.00	5,000.00
" " North America, ".....	4,280.00	4,000.00	4,000.00
National City, Boston.....	1,695.00	1,500.00	1,500.00
" Exchange, Boston.....	840.00	700.00	700.00
Merchants', Toledo, O.....	11,000.00	10,000.00	10,000.00
American Exchange, N. Y.....	12,500.00	10,000.00	10,000.00
Bank of Kan. City, Mo.....	14,000.00	10,000.00	10,000.00
	\$294,575.00	\$231,400.00	\$231,400.00
RAILROAD.			
Chicago, Burlington & Quincy.....	\$102,300.00	\$82,500.00	\$82,500.00
Manchester & Lawrence.....	86,300.00	51,000.00	51,000.00
Concord.....	20,000.00	10,000.00	10,000.00
Concord & Portsmouth.....	16,800.00	12,000.00	12,000.00
Eastern in New Hampshire.....	14,080.00	16,000.00	14,400.00
Pemigewasset Valley.....	25,000.00	25,000.00	25,000.00
Chicago & West Michigan.....	3,800.00	10,000.00	5,000.00
New York Cen. & Hudson River.....	11,700.00	10,000.00	10,000.00
Quincy R. R. Bridge.....	26,250.00	17,500.00	17,500.00
	\$306,230.00	\$234,000.00	\$227,400.00
MANUFACTURING.			
Amoskeag Manufacturing Co.....	\$20,000.00	\$15,000.00	\$15,000.00
Manchester Mills.....	39,600.00	30,000.00	30,000.00
Stark.....	34,500.00	30,000.00	30,000.00
Amory.....	6,000.00	5,000.00	5,000.00
Manchester Gas Co.....	2,000.00	1,000.00	1,000.00
Seymour, Sabin & Co., pref.....	10,200.00	10,000.00	10,000.00
	\$122,300.00	\$91,000.00	\$91,000.00
MISCELLANEOUS.			
Adams Express.....	\$25,600.00	\$20,000.00	\$20,000.00
Moline Plow Co.....	30,000.00	20,000.00	20,000.00
	\$55,600.00	\$40,000.00	\$40,000.00

ASHLAND SAVINGS BANK, ASHLAND.

J. M. CALLEY, *President.*FRANKLIN SCRIBNER, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$47,549.94	\$47,549.94
Guaranty fund.....	2,691.74	2,691.74
Surplus.....	2,912.91	2,912.91
Scaled-down account.....	14,206.53	14,206.53
	<u>\$67,360.12</u>	<u>\$67,360.12</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages.....	\$3,000.00	\$3,000.00	\$3,300.00
“ “ local mortgages on real estate	35,677.01	35,677.01	35,677.01
Loans on personal security	19,837.48	19,837.48	19,837.48
Loans on collateral security.....	6,635.00	6,635.00	6,635.00
Balance on deposit in Commonwealth National Bank.....	1,395.78	1,395.78	1,395.78
Bank fixtures.....	769.41	769.41	769.41
Cash on hand.....	45.44	45.44	45.44
	<u>67,360.12</u>	<u>\$67,360.12</u>	<u>\$67,360.12</u>

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....		\$3,910.60
Deduct expenses for 1883.....	\$746.20	
Deduct state tax for 1883.....	468.97	
	<u>1,215.17</u>	

Net profits to be accounted for.....		\$2,695.43
Dividend of 4 per cent., December 31, 1883.....	\$1821.41	
Carried to guaranty fund.....	270.14	
Balance of profits for 1883.....	603.88	
Net profits (as above) accounted for.....	<u>2,695.43</u>	
Guaranty fund, January 1, 1883.....	\$2,421.60	
Other undivided profits, January 1, 1883.....	1,032.60	
Total surplus January 1, 1883.....	<u>\$3,454.20</u>	
Guaranty fund, January 1, 1884.....	\$2,691.74	
Other undivided profits, January 1, 1884.....	1,636.48	
Total surplus profits, January 1, 1884.....	<u>\$4,328.22</u>	

Increase for the year 1883.....	\$874.02
Surplus profits—Jan. 1, 1881, \$2,266.17; Jan. 1, 1882, \$2,082.68; Jan. 1, 1883, \$1,032.60; Jan. 1, 1884, \$1,636.48.	

Incorporated 1872. Charter perpetual.

Examination completed June 11, 1884, by B. C. Carter.

Trustees—J. M. Calley, Franklin Scribner, A. Scribner, John C. Smith, E. F. Bailey, L. Clough, F. L. Hughes, B. E. Plaisted, S. C. Baker, T. J. Pulsifer, H. Hodgdon.

Treasurer's bond, \$25,000, copy of which is on file in office of secretary of state and on records of the bank. Date of bond, July 4, 1881. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Annual compensation of treasurer, \$600.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884, 4 per cent., \$1,821.41.

Total expense of institution for the twelve months ending May 31, 1884, \$736.04.

Amount of state tax paid last year, \$468.97. Amount charged off as losses since last examination, \$629.27.

No other taxes.

Loans and investments are made by committee of investment, who meet as occasion requires.

Reports are made as required by law.

This bank receives 3 per cent. interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 9.

Decrease of deposits since last examination, \$1,802.77.

Number of single loans of \$1,000 or less, to separate parties in the state, 113.

Total amount of loans, \$65,150.09.

Largest amount loaned to any individual, corporation, or company, \$7,000.

No debts believed by the trustees to be bad.

Amount of debts which the trustees believe to be doubtful, about \$4,000.

Amount of notes with interest unpaid for over six months, \$2,644.28.

The funds of the institution are invested agreeably to the laws of New Hampshire.

BELKNAP SAVINGS BANK.—LACONIA.

NAPOLEON B. GALE, *President*.FRANK W. REEVES, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$571,050.15	\$571,050.15
Guaranty fund.....	17,748.34	17,748.34
Surplus.....	39,740.90	39,740.90
Premium on stocks and bonds.....	10,765.00	.....
	<u>\$639,304.39</u>	<u>\$628,539.39</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$197,760.00	\$197,760.00	\$197,760.00
" " " mortgage on local real estate.....	79,774.07	79,774.07	79,774.07
Loans on personal security.....	169,199.91	169,199.91	169,199.91
Loans on collateral security.....	35,692.50	35,692.50	35,692.50
U. S. bonds.....	12,500.00	10,000.00	9,950.00
County, city, town, and district bonds....	29,735.00	27,500.00	26,550.00
Railroad bonds.....	74,450.00	69,000.00	69,000.00
Railroad stock.....	4,300.00	5,000.00	5,000.00
Bank stock.....	1,680.00	1,400.00	1,400.00
Balance on deposit in National Bank of Commerce, Boston.....	11,863.81	11,863.81	11,863.81
Real estate.....	19,000.00	19,000.00	19,000.00
Real estate acquired or held by foreclosure	540.68	540.68	540.68
Bank fixtures.....	1,000.00	1,000.00	1,000.00
Cash on hand.....	1,808.42	1,808.42	1,808.42
	<u>\$629,304.39</u>	<u>\$629,539.39</u>	<u>\$628,539.39</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....	\$40,115.28
Deduct expenses for 1883.....	\$2,529.84
Deduct state tax for 1883.....	4,910.41
Deduct shrinkage in real estate.....	4,422.00
	<u>11,862.25</u>
Net profits to be accounted for.....	\$28,253.03
Dividend of 2 per cent., March 1, 1883.....	\$9,675.72
Dividend of 2 per cent., Sept. 1, 1883.....	9,962.49
Carried to guaranty fund.....	3,100.00
Balance of profits for 1883.....	5,514.82
	<u>\$28,253.03</u>
Net profits (as above) accounted for.....	\$28,253.03
Guaranty fund Jan. 1, 1883.....	\$14,648.34
Other undivided profits Jan. 1, 1883.....	32,371.47
	<u>\$47,019.81</u>
Total surplus profits, Jan. 1, 1883.....	\$47,019.81

Guaranty fund Jan. 1, 1884.....	\$17,748.34
Other undivided profits Jan. 1, 1884.....	37,886.29

Total surplus profits Jan. 1, 1884.....	<u>\$55,634.63</u>
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Increase for the year 1883.....	<u>\$8,614.82</u>
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Surplus profits—Jan. 1, '81, \$23,177.31; Jan. 1, '82, \$24,877.33; Jan. 1, '83, \$32,371.47; Jan. 1, '84, \$55,634.63.

Incorporated 1868. Charter perpetual.

Examination completed June 4, 1884, by Buel C. Carter and George E. Gage.

Trustees—Napoleon B. Gale, Samuel W. Rollins, Samuel W. Saunders, George L. Mead, Stephen L. Taylor, Gorham Swayne, J. H. Tilton, Henry W. Peaslee, Edwin F. Burleigh, Lewis S. Perley, E. P. Jewell.

Treasurer's bond, \$55,000, copy of which is on file in office of secretary of state and on records of the bank. Date of bond, June 10, 1882.

Sureties of bond able to respond. Bond deposited with J. H. Tilton for safe keeping.

Clerk—E. F. Reeves.

Annual compensation of treasurer, \$1,500.

Annual compensation of clerk paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884—September, '83, 2 per cent.

\$9,962.49; March, 84, 2 per cent., \$10,426.22.

Total expense of institution for the twelve months ending May 31, 1884, \$2,771.50.

Amount of state tax paid last year, \$4,910.41.

Amount charged off as premiums since last examination, \$425.

Amount of other taxes, \$164.50.

Indebtedness of trustees as principal, \$3,175.50; as surety, \$100.

Loans and investments are made by N. B. Gale, J. H. Tilton, E. F. Burleigh.

Reports are made as required by law.

This bank receives $2\frac{1}{2}$ per cent. interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 142.

Increase of deposits since last examination, \$77,550.30.

Amount of bank's assets in Boston for safe-keeping, \$95,500.

Number of single loans of \$1,000 or less to separate parties in the state, 197.

Total amount of loans, \$582,426.48.

Total amount of investments, \$111,900.

Largest amount loaned to any individual, corporation, or company, \$5,000.

Amount of interest unpaid for over six months, about \$500.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE BELKNAP SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
U. S. bonds, 4s.....	\$12,500.00	\$10,000.00	\$9,950.00
COUNTY.			
Hamilton, 7s.....	\$5,250.00	\$5,000.00	\$4,050.00
TOWN.			
Buda, Ill., 10s.....	8,560.00	8,000.00	8,000.00
Essex, Ill., 10s.....	5,350.00	5,000.00	5,000.00
Penn, Ill., 10s.....	5,350.00	5,000.00	5,000.00
SCHOOL-DISTRICT.			
No. 32, Cloud county, Kan., 7s.....	5,225.00	4,500.00	4,500.00
	\$29,735.00	\$27,500.00	\$26,550.00
RAILROAD.			
Jackson, Lansing & Saginaw, 8s.....	\$36,000.00	\$33,000.00	\$33,000.00
Grand River Valley, 8s.....	10,000.00	10,000.00	10,000.00
Detroit, Lansing & Northern, 7s.....	6,000.00	5,000.00	5,000.00
Boston, Concord & Montreal, 7s.....	11,120.00	10,000.00	10,000.00
" " " 6s.....	11,330.00	11,000.00	11,000.00
	\$74,450.00	\$69,000.00	\$69,000.00
STOCKS.			
BANK.			
Second National, Nashua.....	\$1,680.00	\$1,400.00	\$1,400.00
RAILROAD.			
Pemigewasset Valley, guar.....	\$4,300.00	\$5,000.00	\$5,000.00

BRISTOL SAVINGS BANK, BRISTOL.

LEWIS W. FLING, *President.*GEORGE M. CAVIS, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$377,482.33	\$377,482.33
Guaranty fund.....	19,000.00	19,000.00
Surplus.....	13,096.76	13,096.76
Premium on stocks and bonds.....	11,642.58	
	<u>\$411,221.67</u>	<u>\$409,579.09</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$270,165.76	\$270,165.76	\$270,165.76
“ “ mortgages on local real estate.....	45,298.03	45,298.03	45,298.03
Loans on personal security.....	10,172.08	10,172.08	10,172.08
Loans on collateral security.....	5,495.91	5,495.91	5,495.91
County, city, town, and district bonds...	21,395.00	20,482.00	20,472.00
Railroad bonds.....	11,570.00	11,000.00	11,000.00
Miscellaneous bonds.....	30,100.00	30,000.00	30,000.00
Miscellaneous stocks.....	12,000.00	12,000.00	11,950.42
Real estate acquired or held by foreclosure.....	3,777.99	3,777.99	3,777.99
Cash on hand.....	1,246.90	1,246.90	1,246.90
	<u>\$411,221.67</u>	<u>\$409,638.67</u>	<u>\$409,579.09</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....		\$24,985.83
Deduct expenses for 1883.....	\$1,899.87	
Deduct state tax for 1883.....	2,994.08	
Deduct other tax.....	426.00	
Deduct items charged off.....	696.13	
		<u>\$6,016.08</u>
Net profits to be accounted for.....		\$18,969.75
Dividend of 4 per cent., December 31, 1883...	\$12,804.00	
Extra dividend of 1 per cent., Dec. 31, 1883...	2,051.06	
Carried to guaranty fund.....	3,000.00	
Balance of profits for 1883.....	1,114.69	
Net profits (as above) accounted for.....		<u>\$18,969.75</u>
Guaranty fund January 1, 1883.....	\$16,000.00	
Other undivided profits January 1, 1883.....	2,971.60	
Total surplus profits January 1, 1883.....		<u>\$18,971.60</u>
Guaranty fund January 1, 1884.....	\$19,000.00	
Other undivided profits January 1, 1884.....	4,086.29	
Total surplus profits January 1, 1884.....		<u>\$23,086.29</u>
Increase for the year 1883.....		<u>\$4,114.69</u>
Surplus profits—Jan. 1, 1881, \$10,517.20; Jan. 1, 1882, \$14,513.72; Jan. 1, 1883, \$18,971.60; Jan. 1, 1884, \$23,086.29.		

Incorporated 1868. Charter perpetual.

Examination June 12, 1884, by B. C. Carter.

Vice-President—David Mason.

Trustees—Lewis W. Fling, David Mason, Albert Blake, W. A. Berry, B. F. Perkins, M. W. White, Eben K. Pray, B. M. Ames, R. A. Horner.

Treasurer's bond, \$40,000, copy of which is on file in office of secretary of state and on records of the bank. Date of bond, May 19, 1883. Sureties of bond are able to respond. Bond deposited with president for safe keeping.

Clerk—Chas. W. Fling.

Annual compensation of treasurer, \$1,800.

Annual compensation of clerk paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884: Jan. 1, 4 per cent., \$12,804; extra dividend of 1 per cent., amounting to \$2,051.06, declared Jan. 1, 1884.

Total expense of institution for the twelve months ending May 31, 1884, \$1,899.87.

Amount of state tax paid last year, \$3,101.83.

Amount charged off as losses since last examination, \$135.80.

Amount of other taxes, \$426.01.

Indebtedness of trustees as principal, \$400; as surety, \$556.

Loans and investments are made by L. W. Fling, D. Mason, A. Blake, W. A. Berry, R. A. Horner, and Treasurer.

Reports are made as required by law.

This bank receives $2\frac{1}{2}$ per cent. interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 97.

Increase in deposits since last examination, \$53,955.70.

Number of single loans of \$1,000 or less, to separate parties in the state, 154.

Total amount of loans, \$331,131.78.

Total amount of investments, \$73,422.22.

Largest amount loaned to any individual, corporation, or company, \$10,000.

No debts believed by the trustees to be bad.

No debts believed by the trustees to be doubtful.

No notes with interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF BONDS AND STOCKS OF THE BRISTOL SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY.			
Pratt, Kan., 8s.....	\$3,150 00	\$3,000.00	\$3,000.00
Dodge, Kan., 7s.....	2,803 00	2,700.00	2,700.00
CITY.			
Des Moines, Iowa, 6s.....	1,053.00	1,000.00	990.00
Decatur, Ill., 7s.....	5,250.00	5,000.00	5,000.00
Sandusky, Ohio, 7s.....	3,150.00	3,000.00	3,000.00
SCHOOL DISTRICT.			
Neosho & Labette, Union, Neb., 7s.....	525.00	500 00	500.00
Saline, Neb., 6s.....	3,390.00	3,300.00	3,300.00
Butler, Neb., 7s.....	1,022.00	982.00	982.00
Lynnville, Independent, Iowa, 6s.....	1,050.00	1,000.00	1,000.00
	\$21,395.00	\$20,482.00	\$20,472 00
RAILROAD.			
Michigan Central.....	\$1,270.00	\$1,000.00	\$1,000.00
Concord & Claremont.....	10,300.00	10,000.00	10,000.00
	\$11,570.00	\$11,000.00	\$11,000.00
MISCELLANEOUS.			
Iowa Loan and Trust, debentures, 6s.....	\$10,000.00	\$10,000.00	\$10,000.00
“ “ “ “ 7s.....	10,100.00	10,000.00	10,000.00
Equitable “ “ 6s.....	5,000 00	5,000.00	5,000.00
Lombard investment, 6s.....	5,000.00	5,000.00	5,000.00
	\$30,100.00	\$30,000.00	\$30,000.00
STOCKS.			
MISCELLANEOUS.			
Iowa Loan and Trust.....	\$10,000.00	\$10,000.00	\$10,000.00
Anglo-American Trust, mort. agency.....	2,000.00	2,000.00	1,950.42
	\$12,000.00	\$12,000.00	\$11,950.42

CHESHIRE PROVIDENT INSTITUTION—KEENE.

EDWARD C. THAYER, *President.*O. G. NIMS, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,797,434.09	\$1,797,434.09
Guaranty fund.....	50,000.00	50,000.00
Surplus.....	71,134.62	71,134.62
Premium on stocks and bonds.....	54,680.84	
	<u>\$1,973,249.55</u>	<u>\$1,918,568.71</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$418,503.78	\$418,503.78	\$418,503.78
Loans secured by mortgages of local real estate.....	494,612.92	494,612.92	494,612.92
Loans on personal security.....	99,275.09	99,275.09	99,275.09
Loans on collateral security.....	69,861.00	69,861.00	69,861.00
County, city, town, and district bonds...	302,344.00	280,756.70	274,260.70
Railroad bonds.....	189,460.00	175,900.00	175,983.33
Railroad stock.....	96,380.00	81,100.00	81,475.00
Bank stock.....	73,385.00	59,500.00	70,169.13
Miscellaneous bonds.....	87,500.00	86,000.00	87,500.00
Miscellaneous stocks.....	30,568.66	30,568.66	30,568.66
Balance on deposit in national banks.....	20,740.21	20,740.21	20,740.21
Real estate.....	50,000.00	50,000.00	50,000.00
Real estate acquired or held by foreclosure.....	33,644.65	38,644.65	38,644.65
Cash on hand.....	6,974.24	6,974.24	6,974.24
	<u>\$1,973,249.55</u>	<u>\$1,911,537.25</u>	<u>\$1,918,568.71</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....	\$123,914.06
Deduct expenses for 1883.....	\$ 3,204.25
Deduct state tax for 1883.....	16,853.41
Deduct reduction on bank block.....	5,000.00
Deduct shrinkage in real estate.....	426.65
Deduct items charged off.....	1,007.42
	<u>\$26,491.73</u>

Net profits to be accounted for.....	\$97,422.33
Dividend of 2 per cent., April 1, 1883.....	\$35,161.93
Dividend of 2 per cent., Oct. 1, 1883.....	35,214.91
Carried to guaranty fund.....	20,000.00
Balance of profits for 1883.....	7,045.49

Net profits (as above) accounted for.....	\$97,422.33
Guaranty fund Jan. 1, 1883.....	\$30,000.00
Other undivided profits Jan. 1, 1883.....	52,639.95

Total surplus profits Jan. 1, 1883.....	\$82,639.95
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Guaranty fund Jan. 1, 1884.....\$50,000.00
 Other undivided profits Jan. 1, 1884 59,685.44

Total surplus profits Jan. 1, 1884..... \$109,685.44

Increase for the year 1883..... \$27,045.49

Surplus profits—Jan. 1, 1881, \$17,575.14; Jan. 1, 1882, \$53,117.54;
 Jan. 1, 1883, \$82,639.95; Jan. 1, 1884, \$109,685.44.

Incorporated 1833. Charter perpetual.

Examination completed Jan. 28, 1884, by Buel C. Carter and George C. Gage.

Vice-Presidents—George A. Wheelock, William Dinsmoor.

Trustees—J. H. Eliot, H. C. Piper, R. H. Porter, Edward Farrar, F. C. Faulkner, J. R. Beal, George W. Stearns, William S. Briggs, C. J. Amidon, B. Ripley, J. G. Bellows, George H. Tilden, Silas Hardy, Reuben Stewart, A. T. Batchelder.

Treasurer's bond, \$150,000, copy of which is on file in office of secretary of state and on records of the bank. Date of bond, Jan. 19, 1882. Sureties of bond able to respond. Bond deposited with R. H. Porter for safe keeping.

Clerk—Ella Porter.

Annual compensation of treasurer, \$2,500.

Annual compensation of clerk paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending Jan. 31, 1884, 1st April, 1883, 2 per cent., \$35,161.93; Oct. 1st. 2 per cent., \$35,214.91.

Total expense of the institution for the twelve months ending Jan. 1, 1884, \$3,204.35.

Amount of state tax paid last year, \$16,853.41.

Amount of other taxes, \$874.11.

Indebtedness of trustee, as principal, \$9,000; as surety, \$12,500, by unanimous consent.

Loans and investments are made by E. C. Thayer, B. Ripley, R. A. Porter, J. R. Beal, A. T. Batchelder.

Reports are made as required by law.

This bank receives 3 per cent. interest on its deposits in Boston banks.

Decrease in depositors since last examination by bank commissioners, 198.

Decrease in deposits since last examination by bank commissioners, \$11,108.57.

Total amount of loans, \$1,082,252.79.

Total amount of investments, \$719,956.82.

Largest amount loaned to any individual, corporation, or company, \$23,000.

No debts believed by the trustees to be doubtful.

No debts believed to be bad.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF BONDS OF THE CHESHIRE PROVIDENT INSTITUTION.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY.			
Clay county, Ill., 7s.....	\$10,000.00	\$10,000.00	\$8,600.00
Sangamon county, Ill., 8's.....	10,800.00	10,000.00	9,410.00
Mason " " 10s.....	11,000.00	10,000.00	10,600.00
Shawnee " Kan., 10s.....	18,700.00	17,000.00	17,350.00
Schuyler " Ill., 6s.....	10,000.00	10,000.00	8,450.00
Rice " Kan., 10s.....	5,500.00	5,000.00	5,000.00
Cowley " " 10s.....	10,500.00	10,000.00	9,800.00
Paulding " Ohio, 8s.....	6,480.00	6,000.00	6,345.00
Polk " Minn., 12s.....	3,300.00	3,000.00	3,300.00
Plymouth " Iowa, 7's.....	6,000.00	6,000.00	6,000.00
Dickinson " " 8s.....	11,000.00	10,000.00	10,100.00
Henry " " 7s.....	5,550.00	5,000.00	4,625.00
O'Brien " " 7s.....	21,300.00	20,000.00	20,000.00
Lyon " " 7s.....	2,100.00	2,000.00	2,060.00
Sheldon " " 8s.....	4,000.00	4,000.00	4,040.00
Rice " Kan., 6s.....	2,000.00	2,000.00	1,960.00
Plymouth " " 6s.....	1,600.00	1,600.00	1,632.00
	\$139,830.00	\$131,600.00	\$129,272.00
CITY.			
City of Jersey, N. J., 7s.....	\$10,600.00	\$10,000.00	\$10,000.00
" Decatur, Ill., 7s.....	11,000.00	10,000.00	9,900.00
" Muskegon, Mich., 8s.....	17,000.00	15,000.00	14,850.00
" Grand Rapids, Mich., 8s.....	17,400.00	15,000.00	15,100.00
" " " 8s.....	5,000.00	5,000.00	5,000.00
" East Saginaw, Mich., 8s.....	13,850.00	13,500.00	13,432.50
" Pomeroy, Ohio, 8s.....	11,700.00	10,000.00	9,950.00
" Toledo, Ohio, 7 3-10s.....	11,500.00	10,000.00	9,800.00
" " Ohio, 8s.....	5,650.00	5,000.00	5,000.00
" Evansville, Ind., 7s.....	10,500.00	10,000.00	8,750.00
" Fort Collins, Col., 7s.....	15,000.00	15,000.00	14,850.00
	\$129,200.00	\$118,500.00	\$116,532.50
TOWNSHIP.			
Township of Monticello, Ill., 8s.....	\$5,600.00	\$5,000.00	\$5,000.00
" Mission, Kan., 8s.....	10,800.00	10,000.00	7,700.00
" Richland, Kan., 8s.....	2,900.00	2,916.70	2,654.20
" Grant, Kan., 10s.....	4,950.00	4,500.00	4,725.00
" Garfield, Kan., 10s.....	7,414.00	6,740.00	7,077.00
" Bolton, Kan., 10s.....	1,650.00	1,500.00	1,500.00
	\$33,314.00	\$30,656.70	\$28,456.20
RAILROAD.			
Des Moines, Osceola & Southern, 7s.....	\$10,000.00	\$10,000.00	\$10,000.00
Michigan Central, 8s.....	13,560.00	12,000.00	12,000.00
New York, Bay Ridge & Jamaica, 8s.....	19,800.00	18,000.00	18,000.00
Chicago, Burlington & Quincy, 7s.....	25,500.00	20,000.00	20,000.00
Louisiana & Missouri River, 7s.....	11,500.00	10,000.00	9,225.00
Jackson, Lansing & Saginaw, 8s.....	33,900.00	30,000.00	30,663.33
Chicago, Milwaukee & St. Paul, 7s.....	11,700.00	10,000.00	10,850.00
Quincy, Alton & St. Louis, 5s.....	10,000.00	10,000.00	9,500.00
Indiana, Bloomington & Western, 6s.....	9,000.00	10,000.00	10,250.00
New York & New England, 6s.....	9,500.00	10,000.00	10,675.00
" " 7s.....	10,200.00	10,000.00	10,000.00
Kansas Pacific Cen., 6s.....	9,500.00	10,000.00	9,925.00
Kansas City, Lawrence & Southern, 6s.....	10,400.00	10,000.00	10,000.00
Long Island, 6s.....	4,900.00	5,000.00	4,895.00
	\$189,460.00	\$175,000.00	\$175,983.33
MISCELLANEOUS.			
N. E. Mortgage Security Co., 6s.....	\$51,500.00	\$50,000.00	\$51,500.00
Iowa Loan & Trust Co., debentures, 6s.....	26,000.00	26,000.00	26,000.00
Keene Gas-Light Co., 6s.....	10,000.00	10,000.00	10,000.00
	\$87,500.00	\$86,000.00	\$87,500.00

SCHEDULE OF STOCKS OF THE CHESHIRE PROVIDENT INSTITUTION.

STOCKS.	Market Value.	Par Value.	Value on books.
BANK.			
Ashuelot National.....	\$15,600 00	\$12,000 00	\$14,805 00
Keene ".....	3,045 00	2,100 00	2 640 00
Cheshire ".....	2,100 00	1,500 00	2,100 00
Winchester National.....	22,990 00	20,900 00	24,296 00
Lancaster National.....	10 500 00	10,000 00	10, 00 00
Importers and Traders National, N. Y....	6 250 00	2,500 00	5,828.13
Citizens National, Keene.....	3,900 00	3,000 00	3,000 00
Kansas State, Kansas.....	2,500 00	2 500 00	2,500 00
Citizens National, Keene.....	6,500 00	5,000 00	5,000 00
	\$73,385.00	\$59,500.00	\$70,169 13
RAILROAD.			
Morris & Essex.....	\$25,830 00	\$21,000 00	\$21,000 00
Pittsburgh, Fort Wayne & Chicago.....	26,600 00	20,000 00	20,000 00
Cleveland & Pittsburgh.....	27,600 00	20,000 00	20,000 00
Union Pacific.....	7,900 00	10,000 00	11,162.50
Missouri Pacific.....	4,550 00	5,000 00	4,912.50
Atchison, Topeka & Santa Fé.....	3,900 00	5,000 00	4,400 00
	\$96,380.00	\$81,000 00	\$81,475.00
MISCELLANEOUS.			
Iowa Loan & Trust.....	\$20,000 00	\$20,000 00	\$20,000.00
American Mortgage and Investment.....	1,000 00	1,000 00	1,000.00
Anglo American Land, Mortgage, and Agency Co.....	4,875 12	4,875 12	4,875 12
Colorado, county warrants.....	4,693.54	4,693 54	4,693 54
	\$30,568.66	\$30,568.66	\$30,568.66

CITY SAVINGS BANK.—NASHUA.

LUTHER A. ROBY, *President*.E. P. BROWN, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$182,138.67	\$182,138.67
Guaranty fund.....	3,000.00	3,000.00
Surplus.....	8,844.38	8,844.38
Premium on stocks and bonds.....	663.58	
	<u>\$194,646.63</u>	<u>\$193,983.05</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages.....	\$39,548.35	\$39,548.35	\$39,548.35
Loans secured by mortgage on local real estate.....	53,276.45	53,276.45	53,276.45
Loans on personal security.....	18,212.60	18,212.60	18,212.60
Loans on collateral security.....	40,158.90	40,158.90	40,158.90
Railroad bonds.....	3,150.00	3,000.00	2,878.42
Railroad stock.....		12,100.00	11,260.00
Bank stock.....	20,372.00	19,400.00	20,420.00
Miscellaneous bonds.....	2,200.00	2,000.00	2,000.00
Balance on deposit in First National Bank, Nashua.....	2,963.06	2,963.06	2,963.06
Real estate acquired or held by foreclosure.....	2,500.00	2,500.00	2,500.00
Bank fixtures.....	150.00	150.00	150.00
Cash on hand.....	615.27	615.27	615.27
	<u>\$194,646.63</u>	<u>\$193,924.63</u>	<u>\$193,983.05</u>

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....	\$12,599.00
Deduct expenses for 1883.....	\$1,900.79
Deduct state tax for 1883.....	1,754.05
	<u>\$3,654.84</u>
Net profits to be accounted for.....	\$8,944.16
Dividend of 4 per cent. October 1, 1883.....	\$7,229.76
Balance of profits for 1883.....	1,714.40
Net profits (as above) accounted for.....	<u>\$8,944.16</u>
Guaranty fund January 1, 1883.....	\$2,500.00
Other undivided profits January 1, 1883.....	2,034.96
Total surplus profits January 1, 1883.....	<u>\$4,534.96</u>
Guaranty fund January 1, 1884.....	\$2,500.00
Other undivided profits January 1, 1884.....	3,749.36
Total surplus profits January 1, 1884.....	<u>\$6,249.36</u>
Increase for the year 1883.....	<u>\$1,714.40</u>

Incorporated 1863. Charter perpetual.

Examination completed June 9, 1884, by Geo. E. Gage.

Vice-President—Charles H. Burns.

Trustees—J. A. Spalding, E. P. Brown, S. D. Greeley, Luther A. Roby, C. H. Burns, Edward Hardy, J. M. Swallow, D. A. Fletcher, Rufus Fitzgerald, E. O. Blunt.

Treasurer's bond, \$30,000, copy of which is on file in office of secretary of state, and on records of the bank. Date of bond, 1876. Sureties of bond able to respond. Bond deposited with John A. Spalding for safe keeping.

Clerk—W. R. Wilcox.

Annual compensation of treasurer, \$1,200.

Annual compensation of clerk, paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884, 4 per cent.; October 1, 1883, \$6,939.40.

Total expense of institution for the twelve months ending May 31, 1884, \$1,745.17.

Amount of state tax paid last year, \$1,754.05.

Amount charged off as losses since last examination, \$215.82.

Amount of other taxes, \$44.80.

Indebtedness of trustees as principal, \$15,000; as surety, \$2,060, by unanimous consent.

Loans and investments are made by J. A. Spalding, E. P. Brown, Charles H. Burns, who meet as occasion requires.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Decrease of depositors since last examination by bank commissioners, 57; increase of deposits since last examination, \$936.17.

Number of single loans of \$1,000 or less to separate parties in the state, 81.

Total amount of loans, \$151,196.30.

Total amount of investments, \$36,558.42.

Largest amount loaned to any individual, corporation, or company, \$15,000.

No debts believed by the trustees to be bad.

Amount of debts which the trustees believe to be doubtful, \$2,766.90.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE CITY SAVINGS
BANK.—NASHUA.

BONDS.	Market Value.	Par Value.	Value on books.
RAILROAD.			
Union Pacific, 8s.....	\$3,150.00	\$3,000.00	\$2,878.42
MISCELLANEOUS.			
Burlington Steam Supply Co.....	\$2,200.00	\$2,000.00	\$2,000.00
STOCKS.			
BANK.			
First National, Nashua.....	\$20,160.00	\$19,200.00	\$20,220.00
Second " "	212.00	200.00	200.00
	\$20,372.00	\$19,400.00	\$20,400.00
RAILROAD.			
Nashua & Lowell.....	\$450.00	\$300.00	\$285.00
Peterborough.....		2,600.00	1,925.00
Boston, Concord & Montreal.....		5,000.00	4,000.00
Union Pacific	1,700.00	2,000.00	2,245.00
Chicago, Burlington & Quincy.....	2,750.00	2,200.00	2,805.00
		\$12,100.00	\$11,260.00

COCHECO SAVINGS BANK.—DOVER, N. H.

GEORGE W. TASH, *President*.HARRY HOUGH, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$220,531.06	\$220,531.06
Guaranty fund.....	6,299.64	6,299.64
Surplus.....	1,575.96	1,575.96
	<u>\$228,406.66</u>	
Premium on stocks and bonds, impaired....	616.15	
	<u>\$227,790.51</u>	<u>\$228,406.66</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by mortgage on local real estate.....	\$54,210.12	\$54,210.12	\$54,210.12
Loans on personal security.....	12,406.20	12,406.20	12,406.20
Loans on collateral security.....	21,638.71	21,638.71	21,638.71
Railroad bonds.....	90,700.00	90,000.00	91,480.25
Railroad stock.....	8,000.00	10,000.00	9,637.50
Bank stock.....	31,839.33	31,500.00	30,037.73
Balance on deposit in Cochecho National Bank.....	414.79	414.79	414.79
Real estate acquired or held by foreclosure.....	8,581.36	8,581.36	8,581.36
	<u>\$227,790.51</u>	<u>\$229,051.18</u>	<u>\$228,406.66</u>

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....	\$13,292.61
Deduct expenses for 1883.....	\$ 980.90
Deduct state tax for 1883.....	1,847.93
	<u>\$2,828.83</u>
Net profits to be accounted for.....	\$10,463.78
Dividend of 2 per cent., July 1, 1883.....	\$4,141.89
Dividend of 2 per cent., Jan. 1, 1884.....	4,203.17
Carried to guaranty fund.....	1,200.36
Balance of profits for 1883.....	918.36
	<u>\$10,463.78</u>
Net profits (as above) accounted for.....	\$10,463.78
Guaranty fund Jan. 1, 1883.....	\$6,299.64
Other undivided profits Jan. 1, 1883.....	870.88
	<u>\$7,170.52</u>
Total surplus profits, Jan. 1, 1883.....	\$7,170.52
Guaranty fund Jan. 1, 1884.....	\$7,500.00
Other undivided profits Jan. 1, 1884.....	918.36
	<u>\$8,418.36</u>
Total surplus profits Jan. 1, 1884.....	\$8,418.36
Increase for the year 1883.....	\$1,247.84

Surplus profits—Jan. 1, 1881, \$5,233.01; Jan. 1, 1882, \$5,455.27; Jan. 1, 1883, \$7,170.52; Jan. 1, 1884, \$8,418.36.

Incorporated 1872. Charter perpetual.

Examination Sept. 19, 1883, by B. C. Carter.

Vice-President—M. S. Hanscomb.

Trustees—G. W. Tash, J. E. Lothrop, E. S. Rand, Frank Freeman, Charles W. Wiggin, J. C. Hutchins, O. J. Lewis, Rufus Haley, E. C. Kinnear, H. Haley, George A. Thompson, Ralph Hough, M. Kiloren, Wm. B. Lyman, M. S. Hanscomb, A. T. Coleman, Harry Hough.

Treasurer's bond, \$35,000, copy of which is on file in office of secretary of state and on records of the bank. Date of bond, Nov. 22, 1881. Sureties of bond able to respond. Bond deposited with President for safe-keeping.

Annual compensation of treasurer, \$900.

Officers have taken their official oath.

Dividends for the year ending Jan. 1, 1884,—Jan. 1, 1883, 2 per cent., \$3,997.70; July 1, 1883, 2 per cent., \$4,141.89.

Total expense of institution for twelve months ending Jan. 1, 1884, \$915.

Amount of state tax paid last year, \$1,847.93.

Amount of other taxes, \$230.04.

No indebtedness of trustees.

Loans and investments are made by George W. Tash, M. S. Hanscomb, C. W. Wiggin, H. Haley, H. Hough.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks, but compensation of rent and heat.

Increase of depositors since last examination by bank commissioners, 29.

Increase of deposits since last examination, \$10,505.70.

Number of single loans of \$1,000 or less to separate parties in the state, 53.

Total amount of loans, \$88,258.03.

Total amount of investments, \$131,155.48.

Bonds registered, \$91,480.25.

Largest amount loaned to any individual, corporation, or company, \$9,000.

No debts believed by the trustees to be bad.

No debts believed to be doubtful.

Interest unpaid for over six months, \$36.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE COCHECO SAVINGS
BANK.—DOVER.

BONDS.	Market Value.	Par Value.	Value on books.
RAILROAD.			
New York & New England, reg., 7s.....	\$30,200 00	\$30,000.00	\$33 661.50
Northern Pacific, reg., 6s.....	10,200 00	10 000 00	10,312 50
Kansas Pacific, reg., 6s.....	10,800.00	10,000 00	10 3 7 50
Southern Pacific, reg., 6s.....	10,600.00	10,000.00	10 512 50
Atlantic & Pacific, reg., 6s.....	9 200 00	10 000 00	10 356 25
Texas & Pacific, reg., 6s.....	8 900 00	10 000 00	8 337 50
Texas Central, reg., 7s.....	10,800.00	10,000 00	7,962.50
	<u>\$90,700 00</u>	<u>\$90,000.00</u>	<u>\$91,480 25</u>
STOCKS.			
BANK.			
Lake National.....	\$1,236.00	\$1,200.00	\$1,236.00
Farmington National.....	503.33	500.00	503.33
Cocheco National.....	30,100.00	30,100.00	28,298.40
	<u>\$31,839 33</u>	<u>\$31,800 00</u>	<u>\$30,037.73</u>
RAILROAD.			
Union Pacific.....	\$8,000.00	\$10,000.00	\$10,000.00

CONNECTICUT RIVER SAVINGS BANK.—CHARLESTOWN.

RICHARD ROBERTSON, *President*.GEORGE OLCOTT, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$482,617.10	\$482,617.10
Guaranty fund.....	18,000.00	18,000.00
Premium on stocks and bonds.....	6,611.00	
	<u>\$507,228.10</u>	<u>\$500,617.10</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$239,082.91	\$239,082.91	\$239,082.91
Loans secured by mortgage on local real estate.....	67,050.72	67,050.72	67,050.72
Loans on personal security.....	16,672.27	16,672.27	16,672.27
Loans on collateral security.....	1,200.00	1,200.00	1,200.00
County, city, town, and district bonds....	68,495.00	59,500.00	62,500.00
Bank stock.....	7,656.00	5,800.00	7,410.00
Miscellaneous bonds.....	47,860.00	45,000.00	47,430.00
Miscellaneous stocks.....	10,000.00	10,000.00	10,000.00
Balance on deposit in Connecticut River National Bank....	37,621.20	37,621.20	37,621.20
Real estate acquired or held by foreclosure	1,650.00	1,650.00	1,650.00
Balance on deposit in Otoe County Nat'l Bank, Neb.....	10,000.00	10,000.00	10,000.00
	<u>\$507,228.10</u>	<u>\$493,577.10</u>	<u>\$500,617.10</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....		\$29,687.57
Deduct expenses for 1883.....	\$2,458.19	
Deduct state tax for 1883.....	4,689.88	
Deduct items charged off.....	2,116.58	
		<u>\$9,264.65</u>

Net profits to be accounted for.....		\$20,422.92
Dividend of 2 per cent., May 1, 1883.....	\$9,052.51	
Dividend of 2 per cent., Nov. 1, 1883.....	9,370.41	
Carried to guaranty fund.....	2,000.00	

Net profits (as above) accounted for.....		\$20,422.92
Guaranty fund Jan. 1, 1883.....	\$14,000.00	
Total surplus profits, Jan. 1, 1883.....		\$14,000.00
Guaranty fund Jan. 1, 1884.....	\$16,000.00	
Total surplus profits Jan. 1, 1884.....		<u>\$16,000.00</u>

Increase for the year 1883.....		\$2,000.00
Surplus profits Jan. 1, '81, \$9,200; Jan. 1, '82, \$11,000; Jan. 1, '83, \$14,000; Jan. 1, '84, \$16,000.		

Incorporated 1831. Charter perpetual.

Examination completed May 28, 1884, by Geo. E. Gage.

Vice-President—Joseph G. Briggs.

Trustees—R. Robertson, J. G. Briggs, H. B. Viall, C. H. West, Horace Hall, H. Olcott, C. C. Kimball, J. G. Dinsmore, Wm. H. Labaree, N. G. Brooks, Thos. R. Marston, George Olcott, H. W. Bond, Eben H. Tidd, S. L. Fletcher, G. S. Bond, Wm. E. Butterfield, F. W. Putnam.

Treasurer's bond, \$50,000, copy of which is on file in office of secretary of state and on records of the bank. Date of bond, March 7, 1882. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Clerk—Herbert W. Bond.

Annual compensation of treasurer, \$1,650.

Annual compensation of clerk paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending Dec. 31, 1883—May 1, 1883, \$9,052.51, 2 per cent.; November, 1883, \$9,370.41, 2 per cent.

Total expense of institution for the twelve months ending Dec. 31, 1883, \$2,458.19.

Amount of state tax paid last year, \$4,689.88.

Amount charged off as losses since last examination, \$2,400.

Amount of other taxes, \$28.60.

Indebtedness of trustees as principal, \$8,000; as surety, nothing; by unanimous consent.

Loans and investments are made by R. Roberts, J. G. Briggs, H. B. Viall, W. H. Labaree, George Olcott.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 27.

Increase of deposits since last examination, \$21,196.95.

Amount of bank's assets in Boston for safe keeping, \$114,500.

Number of single loans of \$1,000 or less to separate parties in the state, 99.

Total amount of loans, \$324,005.90.

Total amount of investments, \$127,340.

Largest amount loaned to any individual, corporation, or company, \$5,800.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE CONNECTICUT RIVER SAVINGS BANK.

	Market Value.	Par Value.	Value on books.
COUNTY.			
Barnes, Dak., 8s.....	\$1,100 00	\$1,000 00	\$1,000.00
CITY.			
Jameston, Dak., 8s.....	\$5,500.00	\$5,000.00	\$5,000.00
Keene, N. H., 6s.....	225.00	200.00	200.00
Chicago, Ill., 7s.....	12,000.00	10,000.00	10,700.00
Hartford, Conn., 6s.....	11,000.00	10,000.00	10,600.00
St. Louis, Mo., 6s.....	11,200.00	10,000.00	10,500.00
Cincinnati, O., 7s.....	14,080.00	11,000.00	12,050.00
Cleveland, O., 6s.....	5,600.00	5,000.00	5,150.00
Charlestown, N. H., 5s.....	7,790.00	7,300.00	7,300.00
	\$68,495.00	\$59,500.00	\$62,500.00
MISCELLANEOUS.			
New England Mortgage Security, 7s.....	\$37,800.00	\$35,000 00	\$37,430.00
Union Elevator Co., 7s.....	10,000.00	10,000 00	10,000.00
	\$47,800 00	\$45,000.00	\$47,430.00
STOCKS.			
BANK.			
Connecticut River National.....	\$7,656.00	\$5,800.00	\$7,410.00
MISCELLANEOUS.			
School scrip, No. 233, Peoria, Ill.....	\$10,000.00	\$10,000.00	\$10,000.00

CONWAY SAVINGS BANK.—CONWAY.

BENJAMIN F. CLARK, *President.*SUMNER C. HILL, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$59,795.13	\$59,795.13
Guaranty fund.....	1,344.06	1,344.06
Surplus.....	2,700.35	2,700.35
	<u>\$63,839.54</u>	<u>\$63,839.54</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by mortgage on local real estate.....	\$48,855.60	\$48,855.60	\$48,855.60
Loans on personal security.....	9,654.64	9,654.64	9,654.64
Loans on collateral security.....	1,296.52	1,296.52	1,296.52
Balance on deposit in Exchange National Bank, Boston.....	937.23	937.23	937.23
Real estate acquired or held by foreclosure.....	2,750.00	2,750.00	2,750.00
Cash on hand.....	345.55	345.55	345.55
	<u>\$63,839.54</u>	<u>\$63,839.54</u>	<u>\$63,839.54</u>

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....		\$3,454.55
Deduct expenses for 1883.....	\$553.31	
Deduct state tax for 1883.....	640.75	
		<u>\$1,194.06</u>
Net profits to be accounted for.....		\$2,260.49
Dividend of 1 per cent. July 1, 1883.....	\$640.09	
Dividend of 2 per cent. December 31, 1883.....	1,097.09	
Carried to guaranty fund.....	222.29	
Balance of profits for 1883.....	301.02	
Net profits (as above) accounted for.....		<u>\$2,260.49</u>
Guaranty fund January 1, 1883.....		1,121.87
Guaranty fund January 1, 1884.....	\$1,344.06	
Other undivided profits January 1, 1884.....	301.02	
Total surplus profits January 1, 1884.....		<u>\$1,645.08</u>
Increase for the year 1883.....		\$523.31

Surplus profits—Jan. 1, 1881, \$350; Jan. 1, 1882, \$950.13; Jan. 1, 1883, \$1,121.77; Jan. 1, 1884, \$1,344.06.

Incorporated 1869. Charter perpetual.

Examination completed May 28, 1884, by B. C. Carter.

Vice-President—Richard B. Thom.

Trustees—H. C. Abbott, C. W. Wilder, L. H. Eastman, N. R. Mason, Henry Emerson, Samuel Hazleton, James J. Burke, Samuel Hayes, Sumner C. Hill, R. B. Thom, Jos. A. Carlton, William Mason, William Robertson, Stephen M. Davis, B. F. Clark, L. C. Quint, Geo. R. Stilphin, William Kennett.

Treasurer's bond, \$25,000, copy of which is on file in office of secretary of state, and on records of the bank. Date of bond January 16, 1883. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Assistant Treasurer—C. W. Wilder.

Annual compensation of treasurer, \$300.

Annual compensation of assistant treasurer, paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending January 1, 1884: July 1, 1883, 1 per cent., \$640.09; January 1, 1884, 2 per cent., \$1,097.09.

Total expense of institution for the 12 months ending April 31, 1884, \$505.36.

Amount of state tax paid last year, \$640.75.

Amount of other taxes, \$51.76.

No indebtedness of trustees as principal; as surety, \$1,004.

Loans and investments are made by B. F. Clark and H. C. Abbott.

Reports are made as required by law.

This bank receives 3 per cent. interest on its deposits in other banks on sums over \$4,000.

Decrease of depositors since last examination by bank commissioners, 42; decrease of deposits since last examination, \$17,634.13.

Number of single loans of \$1,000 or less to separate parties in the state, 96.

Total amount of loans, \$59,806.76.

Largest amount loaned to any individual, corporation, or company, \$5,800.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

Amount of interest unpaid for over six months, \$1,050.

The funds of the institution are invested agreeably to the laws of New Hampshire.

DARTMOUTH SAVINGS BANK, HANOVER.

N. S. HUNTINGTON, *President*.CHARLES P. CHASE, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$711,821.74	\$711,821.74
Guaranty fund.....	10,000.00	10,000.00
Surplus.....	51,724.10	51,724.10
Premium on stocks and bonds.....	37,707.22	
	\$811,253.06	\$773,545.84

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$249,590.00	\$249,590.00	\$249,590.00
“ “ mortgages on local real estate.....	47,873.00	47,873.00	47,873.00
Loans on personal security.....	11,367.62	11,367.62	11,367.62
Loans on collateral security.....	10,776.00	10,776.00	10,776.00
County, city, town, and district bonds....	133,105.00	122,344.00	117,789.00
Railroad bonds.....	248,446.00	250,300.00	234,104.20
Railroad stock.....	3,450.00	3,400.00	3,050.00
Bank stock.....	24,425.00	19,900.00	19,900.00
Miscellaneous bonds.....	34,147.07	33,447.07	30,872.65
Balance on deposit in Dartmouth National Bank.....	31,000.00	31,000.00	31,000.00
Real estate acquired or held by foreclosure.....	3,850.00	4,000.00	4,000.00
Bank fixtures.....	8,000.00	8,000.00	8,000.00
Cash on hand.....	5,223.37	5,223.37	5,223.37
	\$811,253.06	\$797,221.06	\$773,545.84

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....		\$50,646.15
Deduct expenses for 1883.....	\$2,409.20	
Deduct state tax for 1883.....	6,813.23	
Deduct items charged off.....	4,442.38	\$13,664.81
Net profits to be accounted for.....		\$36,981.34
Dividend of 2 per cent., Jan. 1, 1883.....	\$12,556.56	
Dividend of 2 per cent., July 1, 1883.....	13,430.86	
Carried to guaranty fund.....	200.00	
Balance of profits for 1883.....	10,793.92	
Net profits (as above) accounted for.....		\$36,981.34
Guaranty fund January 1, 1883.....	\$7,700.00	
Other undivided profits January 1, 1883.....	40,673.95	
Total surplus profits January 1, 1883.....		\$48,373.95
Guaranty fund January 1, 1884.....	\$8,500.00	
Other undivided profits January 1, 1884.....	50,867.87	
Total surplus profits January 1, 1884.....		\$59,367.87
Increase for the year 1883.....		\$10,993.92

Surplus profits—Jan. 1, 1881, \$36,593.20; Jan. 1, 1882, \$41,258.09; Jan. 1, 1883, \$48,373.95; Jan. 1, 1884, \$59,367.87.

Incorporated 1860. Charter perpetual.

Examination completed June 28, 1884, by Buel C. Carter, and George E. Gage.

Vice-President—S. W. Cobb.

Trustees—H. Hitchcock, J. L. Bridgeman, M. Pike, Charles Benton, H. V. Partridge, H. H. Holt, F. Chase, E. R. Ruggles, M. H. Bars-tow, C. P. Chase, S. W. Cobb.

Treasurer's bond, \$55,000, copy of which is on file in office of secretary of state and on records of the bank. Date of bond, March 18, 1882.

Sureties of bond able to respond. Bond deposited with treasurer of Dartmouth college for safe keeping.

Annual compensation of treasurer, \$1,600.

Officers have taken their official oath.

Dividends for the year ending January 1, 1884: 2 per cent., January, 1883, \$12,556.56; 2 per cent., July, 1883, \$13,430.86.

Total expense of institution for the twelve months ending January 1, 1884, \$2,409.20.

Amount of state tax paid last year, \$6,813.33. Amount charged off as losses since last examination, \$2,289.37; as premium, \$2,202.54.

No other taxes.

Indebtedness of trustees as principal, \$1,900; as surety, nothing.

Loans and investments are made by investing committee, who meet as occasion requires.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 109.

Increase of deposits since last examination, \$35,157.78.

Amount of bank's assets in Boston, for safe keeping, \$382,755.85.

Number of single loans of \$1,000 or less, to separate parties in the state, 30.

Total amount of loans, \$319,606.62.

Largest amount loaned to any individual, corporation, or company, \$20,000.

No debts believed by the trustees to be bad

None believed by the trustees to be doubtful.

No notes with interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF BONDS AND STOCKS OF THE DARTMOUTH SAVINGS
BANK.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY.			
Arapahoe, Col., 8s.....	\$19,050.00	\$16,150.00	\$15,470.00
Lyon, Kan., 7s.....	4,000.00	4,000.00	4,000.00
Osage, Kan., 7s.....	1,000.00	1,000.00	1,000.00
Butler, Neb., 10s.....	6,000.00	5,000.00	4,900.00
Gilpin, Col., 8s.....	8,640.00	8,000.00	6,065.00
Douglass, Neb., 8s.....	7,706.00	7,000.00	7,000.00
Sherman, Kan., 7s.....	4,400.00	4,000.00	3,240.00
Lincoln, Neb., 10s.....	2,200.00	2,000.00	2,000.00
Brown, Neb., 7s.....	9,540.00	9,000.00	8,775.00
CITY.			
Davenport, Iowa, 6s.....	9,270.00	9,600.00	9,000.00
Erie, Penn., 7s.....	6,300.00	6,000.00	5,645.00
Galveston, Tex., 8s.....	1,500.00	1,500.00	1,500.00
Sauk Rapids, Minn., 10s.....	1,650.00	1,500.00	1,500.00
Omaha, Neb., 10s.....	1,050.00	950.00	950.00
Idaho Springs, Col., 8s.....	5,000.00	5,000.00	5,000.00
Pueblo, Col., 8s.....	5,500.00	5,000.00	4,500.00
SCHOOL-DISTRICT.			
No. 29, Swift Co., Minn., 8s.....	250.00	250.00	250.00
1, Brookings Co., Minn., 8s.....	1,400.00	1,400.00	1,400.00
64, Minnehaha Co., Minn., 10s.....	450.00	450.00	450.00
8, Moody Co., Minn., 10s.....	175.00	175.00	175.00
73, Renville Co., Minn., 12s.....	440.00	400.00	400.00
30, Chippewa Co., Minn., 10s.....	840.00	700.00	700.00
Yellow Medicine, Independent, 8s & 12s..	7,475.00	6,500.00	6,500.00
No. 79, Wright Co., Minn., 10s.....	1,100.00	1,000.00	1,000.00
1, Bigstone Co., Minn., 7s.....	5,830.00	5,500.00	5,500.00
64, Renville Co., Minn., 10s.....	3,000.00	2,500.00	2,500.00
8, Lake Co., Dak., 10s.....	110.00	100.00	100.00
1, Traverse Co., Dak., 10s.....	440.00	400.00	400.00
24, Swift Co., Minn., 8s.....	400.00	400.00	400.00
14, Lake Co., Dak., 8s.....	125.00	125.00	125.00
28, Swift Co., Minn., 12s.....	600.00	600.00	600.00
6, " " 10s.....	6,600.00	6,000.00	6,000.00
57, Meeker Co., Minn., 8s.....	10.00	10.00	10.00
1, Pembina Co., Dak., 7s.....	5,200.00	5,000.00	5,000.00
62, Lincoln Co., Dak., 10s.....	650.00	600.00	600.00
54, Minnehaha, Minn., 8s.....	400.00	400.00	400.00
38, Moody Co., Minn., 12s.....	450.00	450.00	450.00
40, Lake Co., Minn., 10s.....	400.00	384.00	384.00
34, Swift Co., Minn., 8s.....	500.00	500.00	500.00
23, " " 8s.....	500.00	500.00	500.00
21, " " 8s.....	400.00	400.00	400.00
12, Murray Co., Minn., 8s.....	500.00	500.00	500.00
43, Minnehaha, Dak., 8s.....	500.00	500.00	500.00
17, Noble, Minn., 8s.....	1,500.00	1,500.00	1,500.00
	\$133,105.00	\$122,344.00	\$117,789.00
MISCELLANEOUS.			
Emerson Co., Debentures, 8s.....	\$5,500.00	\$5,000.00	\$5,000.00
Board of Education, Morehead City, 7s...	3,200.00	3,000.00	3,000.00
Iowa Town Warrants, 6s.....	1,447.07	1,447.07	1,447.07
Col. Coal and Iron Co., 6s.....	10,000.00	10,000.00	8,000.00
Mining and Industrial Exposition, 8s.....	11,000.00	11,000.00	10,425.58
Illiana Coal Co., 7s.....	3,000.00	3,000.00	3,000.00
	\$34,147.07	\$33,447.07	\$30,872.65

SCHEDULE OF BONDS AND STOCKS OF THE DARTMOUTH SAVINGS
BANK.—*Concluded.*

BONDS.	Market Value.	Par Value.	Value on books.
RAILROAD.			
Indianapolis, Dakota & Springfield, 2d mort., 7s.....	\$4,620.00	\$14,000.00	\$9,000.00
Indianapolis, Dakota & Springfield 1st mort., 7s.....	5,300.00	5,000.00	5,000.00
St. Louis & Iron Mountain, 7s.....	5,900.00	5,000.00	5,000.00
Burlington, Cedar Rapids & Northern, 5s	816.00	800.00	740.00
Atchison, Topeka & Santa Fé land grant, 7s.....	7,600.00	6,500.00	4,750.00
Boonville R. R. Bridge Co., 7s.....	5,200.00	5,000.00	4,500.00
Pacific R. R. (real estate), 8s.....	5,100.00	5,000.00	5,000.00
Louisville & Nashville trust, 6s.....	4,450.00	5,000.00	4,798.33
Ohio & West Va., 1st mort., 7s.....	15,450.00	15,000.00	15,000.00
St. Paul & Sioux City, 1st mort., 6s.....	18,500.00	16,000.00	16,000.00
Missouri, Kansas & Texas, land grant, 7s.....	10,700.00	10,000.00	10,000.00
Atchison, Topeka & Santa Fé, 7s.....	14,200.00	12,000.00	8,800.00
Tebo & Neosho, 7s.....	16,800.00	14,000.00	13,130.00
Pueblo & Arkansas Valley, 7s.....	6,000.00	6,000.00	5,400.00
Missouri Pacific, 7s.....	4,120.00	4,000.00	4,000.00
Indiana, Bloomington & Western, 6s.....	17,000.00	20,000.00	20,000.00
Denver & Rio Grande, 7s.....	9,100.00	10,000.00	10,000.00
Denver & South Park, 7s.....	9,100.00	10,000.00	10,000.00
Central, of New Jersey, 7s.....	15,750.00	15,000.00	14,900.00
St. Louis & San Francisco, 6s.....	5,050.00	5,000.00	5,000.00
“ “ equip., 7s.....	15,100.00	15,000.00	15,000.00
Denver, Rio Grande & Western, 6s.....	10,340.00	11,000.00	7,825.00
Columbus, Hocking Valley & Toledo, 5s.....	7,900.00	10,000.00	9,550.00
Long Island, 7s.....	17,550.00	15,000.00	14,710.87
Indianapolis, Dakota & Springfield, 6s.....	16,800.00	16,000.00	16,000.00
	\$248,446.00	\$250,300.00	\$234,104.20
STOCKS.			
BANK.			
Dartmouth Nat.....	\$19,250.00	\$15,400.00	\$15,400.00
Garfield Nat.....	5,175.00	4,500.00	4,500.00
	\$24,425.00	\$19,900.00	\$19,900.00
RAILROAD.			
Northern.....	\$2,800.00	\$2,500.00	\$2,500.00
Atchison & Topeka.....	450.00	600.00	400.00
Arkansas Valley.....	200.00	300.00	150.00
	\$3,450.00	\$3,400.00	\$3,050.00

DOVER FIVE CENT SAVINGS BANK.—DOVER.

C. M. MURPHY, *President.*CALVIN HALE, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$188,592.84	\$188,592.84
Guaranty fund.....	6,100.00	6,100.00
Surplus.....	6,794.33	6,794.33
	<u>\$201,488.17</u>	
Premium on stocks and bonds impaired.....	7.51	
	<u>\$201,480.66</u>	<u>\$201,488.17</u>

Resources.

	Market Value.	Par Value.	Value on Books.
Loans secured by mortgages on local real estate.....	\$45,449.71	\$45,449.71	\$45,449.71
Loans on personal security.....	10,203.38	10,203.38	10,203.38
Loans on collateral security.....	20,643.49	20,643.49	20,643.49
Railroad bonds.....	106,265.75	113,422.50	105,256.26
Bank stock.....	11,550.00	11,000.00	12,567.00
Balance on deposit in Dover National Bank.....	6,568.33	6,568.33	6,568.33
Real estate acquired or held by foreclosure.....	800.00	800.00	800.00
	<u>\$201,480.66</u>	<u>\$208,087.41</u>	<u>\$201,488.17</u>

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....	\$9,802.73
Deduct expenses for 1883.....	\$934.00
Deduct state tax for 1883.....	1,724.67
	<u>\$2,658.67</u>
Net profits to be accounted for.....	\$7,144.06
Dividend declared, but not earned.....	570.84
	<u>\$7,714.90</u>
Dividend of 2 per cent., April 1, 1883.....	\$3,343.18
Dividend of 2 per cent., October 1, 1883.....	3,646.72
Carried to guaranty fund.....	725.00
Net profits (as above) accounted for.....	<u>\$7,714.90</u>
Guaranty fund January 1, 1883.....	\$6,100.00
Other undivided profits January 1, 1883.....	4,767.81
Total surplus profits January 1, 1883.....	<u>\$10,867.81</u>
Guaranty fund January 1, 1884.....	\$6,825.00
Other undivided profits January 1, 1884.....	4,196.97
Total surplus profits January 1, 1884.....	<u>\$11,021.97</u>
Increase for the year 1883.....	<u>\$154.16</u>
Surplus profits—Jan. 1, 1881, \$6,280.68; Jan. 1, 1882, \$12,332.12; Jan. 1, 1883, \$10,867.81; Jan. 1, 1884, \$11,021.97.	

Incorporated 1856. Charter perpetual.

Examination completed September 4, 1883, by Buel C. Carter.

Vice-President—Eli V. Brewster.

Trustees—C. M. Murphy, C. Hale, G. W. Benn, W. A. Morrill, W. H. Vickery, E. N. Brewster, Oliver Wyatt, A. H. Young, E. H. Whitehouse, J. J. Hanson, I. F. Abbott.

Treasurer's bond, \$30,000, copy of which is on file in office of secretary of state, and on records of the bank. Date of bond April 18, 1882.

Sureties of bond able to respond. Bond deposited with vice-president for safe-keeping.

Clerk—Isaac F. Abbott.

Annual compensation of treasurer, \$600.

Annual compensation of clerk, \$300.

Officers have taken their official oath.

Dividends for the year ending October 1, 1883: 2 per cent., October, 1882, \$3,317.92; 2 per cent., April, 1883, \$3,343.18.

Total expense of institution for the twelve months ending October 1, 1883. \$1,072.20.

Amount of state tax paid last year, \$1,724.67.

Amount of other taxes, \$14.31.

Indebtedness of trustees as principal, \$10,400; as surety, \$800.

Loans and investments are made by executive committee, who meet as occasion requires.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 627; increase of deposits since last examination, \$11,104.76.

Number of single loans of \$1,000 or less to separate parties in the state, 40.

Total amount of loans, \$76,296.58.

Total amount of investments, \$117,823.26.

Largest amount loaned to any individual, corporation, or company, \$8,000.

Amount of interest unpaid for over six months, \$275.80.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE DOVER FIVE CENT
SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
RAILROAD.			
Consolidated Railroad of Vermont, 5s....	\$3,000.00	\$5,000.00	\$3,000.00
Jackson, Lansing & Saginaw, 8s.....	5,250.00	5,000.00	4,037.00
Florence, Eldorado & Walnut Valley, 7s.	5,300.00	5,000.00	4,393.75
Little Rock & Fort Smith, 7s.....	4,250.00	5,000.00	4,895.00
" " scrip, 7s.....	2,222.50	2,422.50	2,222.50
Wisconsin Valley, 7s.....	260.00	2,000.00	2,100.00
Kansas Pacific, 6s.....	10,800.00	10,000.00	9,477.00
Rutland, 6s.....	2,000.00	2,000.00	2,005.60
Oregon Southern, 6s.....	4,881.00	5,000.00	4,881.00
Atchison, Jewell Co. & Western, 6s.....	2,644.00	3,000.00	3,025.00
N. Y., Lake Erie & Western, 6s.....	4,700.00	5,000.00	5,060.00
Atchison, Col. & Pacific, 6s.....	7,440.00	8,000.00	8,030.00
Oregon Equipment, 6s.....	9,193.25	10,000.00	9,193.25
Atlantic & Pacific, 6s.....	9,200.00	10,000.00	10,419.00
Missouri, Kansas & Texas, 7s.....	4,500.00	5,000.00	5,454.00
Oregon Railway, scrip, 8s.....	1,000.00	1,000.00	1,033.00
Texas & Pacific, 6s.....	10,850.00	10,000.00	9,103.00
Mexican Central, 7s.....	3,200.00	5,000.00	4,288.00
Chicago, St. Paul, Minneapolis & Omaha, 6s.....	5,575.00	5,000.00	5,054.00
St. Louis & San Francisco, 6s.....	10,000.00	10,000.00	7,585.76
	\$106,265.75	\$113,422.50	\$105,256.26
STOCKS.			
BANK.			
Dover National.....	\$11,550.00	\$11,000.00	\$12,567.00

EAST NORTHWOOD SAVINGS BANK.—EAST NORTHWOOD.

JOHN J. PILLSBURY, *President and Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$37,449.20	\$37,449.20
Guaranty fund.....	127.59	127.59
Surplus.....	1,657.95	1,657.95
Premium on stocks and bonds.....	259.66	.....
	<u>\$39,494.40</u>	<u>\$39,234.74</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by mortgages on local real estate.....	\$9,330.00	\$9,330.00	\$9,330.00
Loans on personal security.....	2,622.00	2,622.00	2,622.00
Loans on collateral security.....	3,700.00	3,700.00	3,700.00
County, city, town, and district bonds.....	5,219.29	4,900.00	5,219.29
Railroad bonds.....	12,097.06	11,000.00	12,234.73
Bank stock.....	5,500.00	5,000.00	5,102.67
Balance on deposit in City National Bank of Lynn.....	935.84	935.84	935.84
Cash on hand.....	90.21	90.21	90.21
	<u>\$39,494.40</u>	<u>\$37,587.05</u>	<u>\$39,234.74</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....		\$1,723.59
Deduct expenses for 1883.....	\$177.33	
Deduct state tax for 1883.....	270.42	
	<u>447.75</u>	
Net profits to be accounted for.....		<u>\$1,275.84</u>
Dividend of 3 per cent., July 1, 1883.....	\$773.21	
Carried to guaranty fund.....	127.59	
Balance of profits for 1883.....	375.04	
Net profits (as above) accounted for.....	<u>1,275.84</u>	
Guaranty fund Jan. 1, 1884.....	\$127.59	
Other undivided profits Jan. 1, 1884.....	375.04	
Total surplus profits, Jan. 1, 1884.....	<u>\$502.63</u>	

Surplus profits—Jan. 1, '84, \$502.63.

Incorporated 1881. Charter perpetual.

Examination completed June 23, 1884, by Buel C. Carter.

Vice-President—E. G. Boody.

Trustees—E. G. Boody, J. Bennett, Charles F. Cate, H. J. Clark, W. B. Dow, Charles A. Hill, Charles Hill, R. Hoyt, L. E. Kimball, S. F. Leavitt, A. J. Pillsbury, W. M. Furber, George W. Knowles, J. J. Pillsbury.

Treasurer's bond, \$25,000, copy of which is on file in office of secretary of state and on records of the bank. Date of bond, Sept. 19, 1881.

Sureties of bond able to respond. Bond deposited with E. G. Boody for safe keeping.

Clerk—W. M. Furber.

Annual compensation of treasurer, nothing.

Annual compensation of clerk paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884—July 1, 1883, \$773.21.

Total expense of institution for the twelve months ending May 31, 1884, \$23.14.

Amount of state tax paid last year, \$385.15.

Amount charged off as losses since last examination, nothing.

No other taxes.

No indebtedness of trustees as principal or surety.

Loans and investments are made by executive committee with treasurer, who meet as occasion requires.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 44.

Increase of deposits since last examination, \$10,860.20.

Amount of bank's assets in Boston for safe-keeping, \$17,454.02.

Number of single loans of \$1,000 or less to separate parties in the state, 33.

Total amount of loans, \$15,652.

Total amount of investments, \$22,556.69.

Largest amount loaned to any individual, corporation, or company, \$500.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

No interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE EAST NORTHWOOD SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
CITY.			
Bay City, Mich., 6s	\$666.67	\$500.00	\$666.67
Kansas City, Mo., 6s.....	641.78	500.00	641.78
Springfield, Ill., 6s.....	3,910.84	3,900.00	3,910.84
	\$5,219.29	\$4,900.00	\$5,219.29
RAILROAD.			
Pueblo & Arkansas, 6s.....	\$1,153.53	\$1,000.00	\$1,153.53
New Mexico & Southern Pacific, 7s.....	1,190.00	1,000.00	1,126.03
Kansas City, Emporia & Southern, 7s.....	1,153.53	1,000.00	1,153.53
Eastern, 6s	1,150.00	1,000.00	1,080.13
Michigan Central, 8s.....	3,300.00	3,000.00	3,460.67
Boston, Concord & Montreal, 6s.....	2,060.00	2,000.00	2,231.67
Framingham & Lowell, 6s	2,000.00	2,000.00	2,029.17
	\$12,097.06	\$11,000.00	\$12,234.73
STOCKS.			
BANK.			
City National.....	\$5,500.00	\$5,000.00	\$5,102.67

EPPING SAVINGS BANK.—EPPING.

JOSEPH C. BURLEIGH, *President*.GEORGE S. RUNDLETT, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$68,622.93	\$68,622.93
Guaranty fund.....	714.16	714.16
Surplus.....	1,132.63	1,132.63
Premium on stocks and bonds.....	1,539.83	.....
	<u>\$72,009.55</u>	<u>\$70,469.72</u>

Resources.

	Market Value.	Par Value.	Value on books.
Secured by mortgage on local real estate..	\$33,082.69	\$33,082.69	\$33,082.69
Loans on personal security	22,044.21	22,044.21	22,044.21
Loans on collateral security	2,000.00	2,000.00	2,000.00
County, city, town, and district bonds.....	1,050.00	1,000.00	1,025.00
Railroad bonds.....	9,742.50	9,000.00	8,261.00
Bank stock.	1,200.00	1,000.00	1,167.67
Balance on deposit in Amoskeag National Bank.....	1,764.97	1,764.97	1,764.97
Bank fixtures.....	384.08	384.08	348.08
Cash on hand.....	741.10	741.10	741.10
	<u>72,009.55</u>	<u>\$71,017.05</u>	<u>\$70,469.72</u>

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....		\$3,482.97
Deduct expenses for 1883.....	\$125.90	
Deduct state tax for 1883.....	635.77	
		<u>\$761.67</u>

Net profits to be accounted for.....		\$2,721.30
Dividend of 4 per cent., July 1, 1883.....	\$2,443.57	
Carried to guaranty fund.	277.73	
Balance of profits for 1883.....		<u>\$2,721.30</u>
Guaranty fund, January 1, 1884.....	\$277.73	
Total surplus profits, January 1, 1884.....		<u>\$277.73</u>
Surplus profits—Jan. 1, 1884, \$277.73.		

Incorporated 1873. Charter perpetual.

Examination completed May 31, 1884, by George E. Gage.

Vice-President—Josiah H. Stearns.

Trustees—B. F. Prescott, Wm. R. Bunker, Walter H. Stickney, J. H. Pike, J. N. Cilley, J. H. Bartlett, A. T. Rundlett, B. W. Hoyt, D. S. Hardy, H. B. Burnham, John Leddy, Charles E. Folsom.

Treasurer's bond, \$25,000, copy of which is on file in office of secretary of state and on records of the bank. Date of bond, Dec. 18, 1874.

Sureties of bond able to respond. Bond deposited with president for safe keeping.

Annual compensation of treasurer, \$50.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884: 4 per cent., July 1, 1883,
\$2,443.57.

Total expense of institution for the twelve months ending May 31, 1884,
\$125.90.

Amount of state tax paid last year, \$635.77.

No other taxes.

Indebtedness of trustees as principal, \$1,965.15; as surety, \$2,029.

Loans and investments are made by J. H. Pike, B. W. Hoyt, B. F. Prescott.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 30.

Decrease of deposits since last examination, \$5,306.20.

Number of single loans of \$1,000 or less, to separate parties in the state,
144.

Total amount of loans, \$57,126.90.

Total amount of investments, \$10,452.67.

Largest amount loaned to any individual, corporation, or company,
\$2,586.

No debts believed by the trustees to be bad.

No debts believed by the trustees to be doubtful.

Amount of interest unpaid, \$400.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE EPPING SAVINGS BANK—EPPING.

BONDS.	Market Value	Par Value.	Value on books.
COUNTY, CITY, TOWN, AND DISTRICT.			
County of Peoria, Ill., 7s.....	\$1,050.00	\$1,000.00	\$1,025.00
RAILROAD.			
Sonora Railway Co., st mort., 7s.....	\$1,002.50	\$1,000.00	1,042.50
New England Car Trust, Series A, 6s.....	1,010.00	1,000.00	1,000.00
“ “ “ B. 6s.....	2,020.00	2,000.00	2,000.00
Leavenworth, Topeka and So. Western, guar by U. P., 6s.....	4,600.00	4,000.00	3,280.00
Eastern R. R., Mass., 6s.....	1,111.00	1,000.00	937.50
	\$9,742.50	\$,9000.00	\$8,260.00
STOCKS.			
Newmarket National Bank.....	\$1,200 00	\$1,000.00	\$1,167.67

FARMINGTON SAVINGS BANK.—FARMINGTON.

HOSEA P. EDGERLY, *President*.WILLIAM YEATON, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$282,206 28	\$282,206 28
Guaranty fund.....	8,500.00	8 500 00
Surplus.....	12 856.65	12,856.65
Premium on stocks and bonds.....	1,035.18	.....
	<u>\$304,598.11</u>	<u>\$303,562.93</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages.....	\$168,438.00	\$168,438.00	\$168,438.00
Loans secured by Western farm mortgage on local real estate.....	62,089.40	62,089.40	62 089 40
Loans on personal security.....	10,741.44	10,743.44	10,473.44
Loans on collateral security.....	6,150.10	6,150.00	6,150.00
County, city, town, and district bonds....	1,175.00	1,100.00	1,100.00
Bank stock.....	38 800 00	38 800.00	38,800.00
Miscellaneous bonds.....	8,800.00	8,000.00	8,000.00
Balance on deposit in Farmington National Bank.....	2,102.27	2,102 27	2 102 27
Real estate.....	4,000.00	3,899.82	3,899.82
Real estate acquired or held by foreclosure.....	2,300.00	2,240.00	2,240 00
	<u>\$304,598.11</u>	<u>\$303,562.93</u>	<u>\$303,562.93</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....		\$18,517.96
Deduct expenses for 1883.....	\$1,325.34	
Deduct state tax for 1883.....	2,320.08	
Deduct items charged off.....	2,801.44	6,446.86
Net profits to be accounted for.....		<u>\$12,071.10</u>
Dividend of 4 per cent., Jan. 1, 1883.....	\$9,148.98	
Carried to guaranty fund.....	1,300.00	
Balance of profits for 1883.....	1,622.12	
Net profits (as above) accounted for.....		<u>\$12,071.10</u>
Guaranty fund Jan. 1, 1883.....	\$7,200.00	
Other undivided profits Jan. 1, 1883.....	6,171.17	
Total surplus profits Jan. 1, 1883.....		<u>\$13,371.17</u>
Guaranty fund, Jan. 1, 1884.....	\$8,500.00	
Other undivided profits Jan. 1, 1884.....	7,793.29	
Total surplus profits, Jan 1, 1884.....		<u>\$16,293.29</u>
Increase for year 1883.....		<u>\$2,922.12</u>
Surplus profits—Jan. 1, 1882, \$5,926.85; Jan. 1, 1883, \$6,171.17; Jan. 1, 1884, \$16,293.29.		

Incorporated 1868. Charter perpetual.

Examination completed April 24, 1884, by Buel C. Carter.

Vice-President—John Tuttle.

Trustees—J. B. Edgerly, William Yeaton, John Cloutman, A. Nute, H. Baker, George N. Eastman, D. T. Parker, H. B. Edgerly, L. Pearl, J. H. Barker, John Tuttle, C. W. Wingate, E. P. Nute, W. W. Hayes, J. R. Hayes.

Treasurer's bond, \$40,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, June 12, 1883. Sureties of bond able to respond. Bond deposited with President for safe keeping.

Annual compensation of treasurer, \$1,000.

Officers have taken their official oath.

Dividends for the year ending March 31, 1884: Jan. 1, 1884, 4 per cent., \$9,148.98.

Extra dividend of $\frac{1}{2}$ per cent., amounting to \$1,874.44, declared Jan. 1, 1883.

Total expense of the institution for the twelve months ending March 31, 1884, \$1,108.99.

Amount of state tax paid last year, \$2,320.08.

Amount of other taxes, \$151.60.

No indebtedness of trustee as principal or surety.

Loans and investments are made by executive committee, who meet as occasion requires.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 122.

Increase of deposits since last examination, \$64,489.59.

Number of single loans of \$1,000 or less to separate parties in the state, 31.

Total amount of loans, \$241,270.84.

Total amount of investments, \$47,900.00.

Largest amount loaned to any individual, corporation, or company, \$6,000.

No debts believed by the trustees to be bad.

Amount of debts believed to be doubtful, \$1,091.

Amount of interest unpaid for over six months, \$950.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE FARMINGTON SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Sch'l-Dist. No. 29, Butler Co., Nev., 7s...	\$650.00	\$600.00	\$600.00
“ 3, McPherson Co., Kan., 6½s	525.00	500.00	500.00
	\$1,175.00	\$1,100.00	\$,100.00
MISCELLANEOUS.			
Otumwa water-works, 6s.....	\$6,500.00	\$6,000.00	\$6,000.00
Otumwa water-works, 7s.....	2,300.00	2,000.00	2,000.00
	\$8,800.00	\$8,000.00	\$8,000.00
STOCKS.			
BANK.			
Farmington National.....	38,800.00	\$38,800.00	\$38,800.00

FITZWILLIAM SAVINGS-BANK, FITZWILLIAM.

AMOS J. BLAKE, *President.*STEPHEN BATCHELLER, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$134,259.34	\$134,259.34
Guaranty fund.....	1,500.00	1,500.00
Surplus.....	4,051.04	4,051.04
Premium on stocks and bonds.....	802.33	.....
	<u>\$140,612.71</u>	<u>\$139,810.38</u>

Resources.

	Market Value.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$42,225.00	\$42,225.00	\$42,225.00
Loans secured by mortgages on local real estate.....	34,985.47	34,985.47	34,985.47
Loans on personal security.....	11,238.15	11,238.15	11,238.15
Loans on collateral security.....	2,415.00	2,415.00	2,415.00
County, city, town, and district bonds....	8,985.00	8,300.00	8,757.00
Railroad bonds.....	6,370.00	6,000.00	6,196.67
Bank stock.....	8,273.00	6,900.00	7,851.00
Railroad stock.....	2,574.90	2,200.00	2,495.00
Miscellaneous bonds.....	8,800.00	8,800.00	8,800.00
Miscellaneous stocks.....	9,000.00	9,000.00	9,100.00
Balance on deposit in International Trust Co., Boston.....	4,597.14	4,597.14	4,597.14
Balance on deposit in Ashuelot National Bank, Keene.....	575.46	575.46	575.46
Cash on hand.....	574.49	574.49	574.49
	<u>\$140,612.71</u>	<u>\$137,810.71</u>	<u>\$139,810.38</u>

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....		\$7,835.57
Deduct expenses for 1883.....	\$580.62	
Deduct state tax for 1883.....	1,281.49	
Deduct items charged off.....	430.81	
	<u> </u>	<u>\$2,292.92</u>

Net profits to be accounted for.....		\$5,542.65
Dividend of 2 per cent., January 1, 1883.....	\$2,418.59	
Dividend of 2 per cent., July 1, 1883.....	2,501.21	
Carried to guaranty fund.....	300.00	
Balance of profits for 1883.....	322.85	
Net profits (as above) accounted for.....	<u> </u>	<u>\$5,542.65</u>
Guaranty fund, January 1, 1883.....	\$700.00	
Other undivided profits, January 1, 1883.....	3,535.50	
Total surplus profits, January 1, 1883.....	<u> </u>	<u>\$4,235.50</u>
Guaranty fund January 1, 1884.....	\$1,000.00	
Other undivided profits, January 1, 1884.....	3,858.35	
Total surplus profits January 1, 1884.....	<u> </u>	<u>\$4,858.35</u>

Increase for the year 1883..... \$622.85

Surplus profits—Jan. 1, 1881, \$1,835.68; Jan. 1, 1882, \$2,519.74; Jan. 1, 1883, \$4,235.50; Jan. 1, 1884, \$4,858.35.

Incorporated 1871. Charter perpetual.

Examination completed July 3, 1884, by George E. Gage.

Vice-Presidents—Josiah E. Carter, C. B. Perry.

Trustees—Samuel Kimball, E. Cummings, W. H. Emery, John M. Parker, W. Whitcomb, K. D. Webster, C. Byam, C. W. Whitney, E. M. Bowen, C. Davis, A. R. Gleason, M. Wilson, E. Dennis.

Treasurer's bond, \$30,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, March 14, 1882. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Annual compensation of treasurer, \$500.

Officers have taken their official oath.

Dividends for the year ending June 1, 1884: July 1, 1883, 2 per cent., \$2,501.21; January 1, 1884, 2 per cent., \$2,619.

Total expense of the institution for the twelve months ending June 1, 1884, \$558.14.

Amount of state tax paid last year, \$1,281.49.

No other taxes.

Indebtedness of trustees as principal, \$1,575; as surety, \$2,154.

Loans and investments are made by executive committee, who meet as occasion requires.

Reports are made as required by law.

This bank receives 3 per cent. interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 39.

Increase of deposits since last examination, \$6,964.93.

Number of single loans of \$1,000 or less to separate parties in the state, 134.

Total amount of loans, \$90,863.62.

Total amount of investments, \$43,199.67.

Largest amount loaned to any individual, corporation, or company, \$4,800.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

No interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF BONDS AND STOCKS OF THE FITZWILLIAM SAVINGS
BANK.—FITZWILLIAM.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Evansville, Ind., 7s.....	\$2,000 00	\$2,000.00	\$2,110.00
" Cincinnati, Ohio, 7s.....	2,400.00	2,000.00	2,170.00
County of Lynn, Iowa, 7s.....	1,069.00	1,000.00	1,030.00
" York, Neb., 7s.....	1,070.00	1,000.00	1,060.00
Independent school-district, Iowa, 6s.....	1,070.00	1,000 00	1,025.00
Independent school-district, Neva, Iowa, 7s.....	850.00	800.00	832 00
Independent school-district, Bethlehem, Iowa, 7s.....	535.00	500.00	530.00
	\$8,985 00	\$8,300.00	\$8,757.00
RAILROAD.			
Cheshire, 6s.....	\$1,100.00	\$1,000 00	\$934.17
Boston & Albany, 7s.....	1,230.00	1,000.00	1,055.00
Boston & Maine, 7s.....	1,240.00	1,000.00	1,035.00
Nashua & Rochester, 5s.....	1,000.00	1,000.00	920.00
New York & New England, 6s.....	1,800.00	2,000.00	2,252.50
	\$6,370.00	\$6,000.00	\$6,196.67
STOCKS.			
BANK.			
Keene National, Keene.....	\$1,200.00	\$800.00	\$1,000.00
Ashuelot National, Keene.....	3,328.00	2,600.00	3,251.00
Lancaster National, Lancaster.....	2,625.00	2,500.00	2,500.00
Winchester National, Winchester.....	1,120.00	1,000.00	1,100.00
	\$8,273.00	\$6,900.00	\$7,851.00
RAILROAD.			
Fitchburg.....	\$2,574.00	\$2,200.00	\$2,495.00
MISCELLANEOUS BONDS.			
Iowa Loan and Trust Co. (debentures), 7s	\$2,300.00	\$2,300.00	\$2,300.00
" " " " 6s	6,500.00	6,500.00	6,500.00
	\$8,800.00	\$8,800.00	\$8,800.00
MISCELLANEOUS STOCKS.			
Lombard Investment.....	\$4,000.00	\$4,000.00	\$4,000.00
Iowa Loan and Trust Co.....	5,000.00	5,000.00	5,100.00
	\$9,000.00	\$9,000.00	\$9,100.00

FRANCESTOWN SAVINGS BANK.—FRANCESTOWN.

HIRAM PATCH, *President*.SAMUEL D. DOWNES, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$64,060.09	\$64,060.09
Guaranty fund.....	1,251.82	1,251.82
Surplus.....	1,663.73	1,663.73
Premium on stocks and bonds.....	889.53	.....
	<u>\$67,865.17</u>	<u>\$66,975.64</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$1,700.00	\$1,700.00	\$1,700.00
“ “ “ mortgage on local real estate.....	28,742.39	28,742.39	28,742.39
Loans on personal security.....	3,673.35	3,673.35	3,673.35
Loans on collateral security.....	2,150.00	2,150.00	2,150.00
County, city, town, and district bonds....	6,290.00	6,000.00	6,000.00
Railroad bonds.....	1,040.00	1,000.00	1,000.00
Bank stock.....	8,515.00	7,200.00	7,965.00
Miscellaneous stocks.....	8,067.98	7,767.98	8,058.45
Balance on deposit in national banks and International Trust Co.....	4,392.34	4,392.34	4,392.34
Real estate.....	1,560.00	1,560.00	1,560.00
Cash on hand.....	1,734.11	1,734.11	1,734.11
	<u>\$67,865.17</u>	<u>\$65,920.17</u>	<u>\$66,975.64</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....		\$3,798.68
Deduct expenses for 1883.....	\$502.25	
Deduct state tax for 1883.....	582.63	
	<u> </u>	\$1,084.88
Net profits to be accounted for.....		2,713.80
Dividends declared but not earned.....		368.74
		<u> </u>
		\$3,082.54
Dividend of 5 per cent., Jan. 1, 1883.....	\$2,825.70	
Carried to guaranty fund.	256.84	
Net profits (as above) accounted for.....	<u> </u>	\$3,082.54
Guaranty fund Jan. 1, 1883.....	\$934.53	
Other undivided profits Jan. 1, 1883.....	896.75	
Total surplus profits Jan. 1, 1883.....	<u> </u>	\$1,831.28
Guaranty fund Jan. 1, 1884.....	\$1,191.87	
Other undivided profits Jan. 1, 1884.....	428.01	
Total surplus profits Jan. 1, 1884.....	<u> </u>	\$1,619.38
		<u> </u>
Decrease for the year 1883.....		\$211.90
Surplus profits—Jan. 1, '81, \$833.14; Jan. 1, '82, \$1,128.90; Jan. 1, '83, \$1,831.28; Jan. 1, '84, \$1,619.38.		

Incorporated 1868. Charter perpetual.

Examination July 11, 1884, by George E. Gage.

Trustees—Joseph Kingsbury, Hiram Patch, F. B. Starrett, Neil McLane, Robert Bradford, Samuel B. Hodge, Charles A. Vose, A. H. Bixby.

Treasurer's bond, \$25,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, March 20, 1883.

Sureties of bond able to respond. Bond deposited with president for safe-keeping.

Annual compensation of treasurer, \$400.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884: Jan. 1, 1884, 5 per cent., \$2,680.30.

Total expense of institution for the twelve months ending July 1, 1884, \$901.25.

Amount of state tax paid last year, \$582.63.

Amount of other taxes, \$8.25.

Loans and investments are made by Hiram Patch, Charles A. Vose, and S. D. Downes.

Reports are made as required by law.

This bank receives 3 per cent. interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 9.

Increase of deposits since last examination, \$4,185.43.

Amount of bank's assets in Boston for safe-keeping, \$6,000.

Number of single loans of \$1,000 or less to separate parties in the state, 51.

Total amount of loans, \$36,265.74.

Total amount of investments, \$27,415.79.

Largest amount loaned to any individual, corporation, or company, \$2,500.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE FRANCESTOWN SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
CITY AND TOWN.			
Town of Peterborough, N. H., 5s.....	\$1,040.00	\$1,000.00	\$1,000.00
City of Des Moines, 7s.....	5,250.00	5,000.00	5,000.00
	\$6,290.00	\$6,000.00	\$6,000.00
RAILROAD.			
Peterborough Railroad Bonds, 6s.....	\$1,040.00	\$1,000.00	\$1,000.00
STOCKS.			
BANK.			
Sioux National, Sioux City, Iowa.....	\$2,500.00	\$2,500.00	\$2,515.00
Richardson Co., Falls City, Neb.....	1,575.00	1,500.00	1,560.00
First National, Francetown.....	4,440.00	3,200.00	3,890.00
	\$8,515.00	\$7,200.00	\$7,965.00
MISCELLANEOUS.			
Savings Bank books, Francetown Savings			
Bank (old account).....	\$4,683.08	\$4,683.08	\$4,683.08
New Hampshire Fire Insurance Co.....	1,300.00	1,000.00	1,300.00
American Mortgage and Investment Co..	1,000.00	1,000.00	1,000.00
Nelson Co. warrant, Dakota.....	1,084.90	1,084.90	1,075.37
	\$8,067.98	\$7,767.98	\$8,058.45

FRANKLIN SAVINGS BANK.—FRANKLIN.

GEORGE W. NESMITH, *President.*ALEXIS PROCTOR, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$567,666.79	\$567,666.79
Guaranty fund.....	18,308.71	18,308.71
Surplus.....	18,861.11	18,861.11
Premium on stocks and bonds.....	10,039.00	.....
	\$614,875.61	\$604,836.61

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages.....	\$117,975.00	\$117,975.00	\$117,975.00
Loans secured by Western farm mortgages on local real estate.....	46,917.59	46,917.59	46,917.59
Loans on personal security.....	196,299.95	196,299.95	196,299.95
Loans on collateral security.....	102,311.23	102,311.23	102,311.23
County, city, town, and district bonds.....	5,500.00	5,000.00	5,000.00
Railroad bonds.....	91,330.00	85,500.00	85,500.00
Railroad stock.....	15,710.00	17,000.00	15,500.00
Bank stock.....	30,099.00	26,600.00	26,600.00
Balance on deposit in Franklin Nat. Bank.....	7,944.39	7,944.39	7,944.39
Bank fixtures.....	500.00	500.00	500.00
Cash on hand.....	288.45	288.45	288.45
	\$614,875.61	\$606,386.61	\$604,836.61

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....	\$33,404.13
Deduct expenses for 1883.....	\$1,235.64
Deduct state tax for 1883.....	5,338.88
	\$6,574.52

Net profits to be accounted for.....	\$26,829.61
Dividend of 4 per cent., Oct. 1, 1883.....	\$20,340.54
Carried to guaranty fund.....	2,541.92
Balance of profits for 1883.....	3,947.15
Net profits (as above) accounted for.....	\$26,829.61
Guaranty fund, Jan. 1, 1883.....	\$15,766.79
Other undivided profits Jan. 1, 1883.....	5,808.05
Total surplus profits, Jan. 1, 1883.....	\$21,574.84
Guaranty fund Jan. 1, 1884.....	\$18,308.71
Other undivided profits Jan. 1, 1884.....	9,755.20
Total surplus profits Jan. 1, 1884.....	\$28,063.91

Increase for the year 1883..... \$6,489.07

Surplus profits—Jan. 1, 1881, \$22,271.55; Jan. 1, 1882, \$22,149.58;
Jan. 1, 1883, \$21,574.84; Jan. 1, 1884, \$28,063.91.

Incorporated 1869. Charter perpetual.

Examination completed May 15, 1884, by Buel C. Carter.

Trustees—George W. Nesmith, S. Kenrick, D. Barnard, I. N. Blodgett, J. H. Rowell, W. F. Daniell, A. W. Sulloway, J. Taylor, Milton Gerrish, W. Aiken, H. A. Weymouth, J. B. Aiken, E. B. Sanborn.

Treasurer's bond, \$55,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, Oct. 12, 1874. Sureties of bond able to respond. Bond deposited with G. W. Nesmith for safe keeping.

Annual compensation of treasurer, \$1,400.

Officers have taken their official oath.

Dividends for the year ending April 30, 1884: 4 per cent., Oct. 1883, \$20,340.54.

Total expense of institution for the twelve months ending April 30, 1884, \$1,652.95.

Amount of state tax paid last year, \$5,338.88.

Indebtedness of trustees as principal, \$10,051.

Loans and investments are made by George W. Nesmith, I. N. Blodgett, Milton Gerrish, and A. W. Sulloway, who meet Saturday of each week.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 122.

Increase of deposits since last examination, \$43,249.46.

Amount of bank's assets in Boston for safe-keeping, \$90,500.

Number of single loans of \$1,000 or less to separate parties in the state, 185.

Total amount of loans, \$463,503.77.

Total amount of investments, \$132,600.

Largest amount loaned to any individual, corporation, or company, \$20,000.

Amount of debts believed by the trustees to be bad, \$2,600.

No debts believed to be doubtful.

Interest unpaid for over six months, \$300.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE FRANKLIN SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
CITY.			
Newark, N. J., 7s.....	\$5,500.00	\$5,000.00	\$5,000.00
RAILROAD.			
Boston, Concord & Montreal, 6s.....	\$36,050.00	\$35,000.00	\$35,000.00
“ “ “ 7s.....	1,680.00	1,500.00	1,500.00
Northern Pacific, 6s.....	10,000.00	10,000.00	10,000.00
Kalamazoo & South Haven, 8s.....	5,300.00	5,000.00	5,000.00
Jackson, Lansing & Saginaw, 8s.....	5,300.00	5,000.00	5,000.00
Concord & Claremont, 7s.....	33,000.00	29,000.00	29,000.00
	91,330.00	\$85,500.00	\$85,500.00
STOCKS.			
BANK.			
Franklin National.....	\$14,500.00	\$12,100.00	\$12,100.00
Kansas State.....	1,000.00	1,000.00	1,000.00
Citizen's National, Tilton.....	5,155.00	5,100.00	5,100.00
Derry National.....	4,844.00	4,400.00	4,400.00
Hillsborough National.....	4,600.00	4,000.00	4,000.00
	\$30,099.00	\$26,600.00	\$26,600.00
RAILROAD.			
Northern.....	\$7,710.00	\$7,000.00	\$7,000.00
Union Pacific.....	8,000.00	10,000.00	8,500.00
	\$15,710.00	\$17,000.00	\$15,500.00

GORHAM SAVINGS BANK.—GORHAM.

WARREN NOYES, *President.*RUFUS F. INGALLS, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$77,615.72	\$77,615.72
Guaranty fund.....	871.76	871.76
Surplus.....	482.15	482.15
	<u>\$78,969.63</u>	<u>\$78,969.63</u>

Resources.

	Market Value.	Par Value.	Value on Books.
Loans secured by mortgage on local real estate.....			\$44,571.08
Loans on personal security.....			26,052.22
Loans on collateral security.....			4,937.48
Balance on deposit in Casco National Bank, Portland.....			62.27
Cash on hand.....			3,346.58
			<u>\$78,969.63</u>

Incorporated 1872. Charter perpetual.

Examination October 5, 1883, by Geo. E. Gage.

Trustees—Warren Noyes, J. P. Evans, A. S. Twitchell, T. A. Adams, T. E. Fisk.

Treasurer's bond, \$25,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, December 18, 1882.

Sureties of bond able to respond. Bond deposited with president for safe keeping.

Annual compensation of treasurer, \$300.

Officers have taken their official oath.

Dividends for the year ending December 31, 1884: April 1, 1883, 2 per cent., \$1,266.58; October 1, 1883, 2 per cent., \$1,386.02.

Total expense of institution for twelve months ending October 1, 1883, \$340.75.

Amount of state tax paid last year, \$704.35.

Indebtedness of trustees as principal, \$4,750; as surety, \$597.67.

Loans and investments are made by J. P. Evans, T. A. Adams, T. E. Fisk.

Reports are not made as required by law.

Increase of depositors since last examination by bank commissioners, 9; increase of deposits, \$10,016.93.

Number of single loans of \$1,000 or less to separate parties in the state, 211.

Total amount of loans, \$75,560.78.

Largest amount loaned to any individual, corporation, or company, \$3,039.69.

No debts believed by the trustees to be bad.

Amount of debts which the trustees believe to be doubtful, \$351.50.

Amount of interest due and unpaid, \$1,282.

The funds of the institution are invested agreeably to the laws of New Hampshire.

GUARANTY SAVINGS BANK.—KEENE.

JAMES BURNAP, *President.*O. G. DORT, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors	\$63,375.54	\$63,375.54
Special guaranty deposit	50,000.00	50,000.00
	<u>\$113,375.54</u>	
Premium on stocks and bonds impaired	1,356.67	
	<u>\$112,018.87</u>	<u>\$113,375.54</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured on Western farm mortgages.....	\$43,025.85	\$43,025.85	\$43,025.85
Loans on personal security.....	10,603.95	10,603.95	10,603.95
Loans on collateral security.....	1,600.00	1,600.00	1,600.00
County, city, town, and district bonds....	11,000.00	11,000.00	10,981.67
Railroad stock.....	35,031.25	32,500.00	36,431.25
Bank stock.....	3,200.00	3,200.00	3,895.00
Miscellaneous bonds.....	4,500.00	5,000.00	4,500.00
Balance on deposit in Citizens National Bank, Keene.....	1,577.07	1,577.07	\$1,577.07
Bank fixtures.....	455.92	455.92	455.92
Cash on hand.....	304.83	304.83	304.83
	<u>\$112,018.87</u>	<u>\$109,267.62</u>	<u>\$113,375.54</u>

Incorporated 1883. Charter perpetual.

Examination completed January 29, 1884, by Buel C. Carter.

Vice-President—Henry Colony.

Trustees—James Burnap, Horatio Colony, O. G. Dort, John S. Collins, George G. Davis, Henry Colony, S. W. Hale, C. H. Hersey, C. N. Chandler, George E. Holbrook.

Treasurer's bond, \$25,000, copy of which is on file in office of secretary state, and on records of the bank. Date of bond, October 13, 1883.

Sureties of bond able to respond. Bond deposited with president for safe keeping.

Annual compensation of treasurer, not fixed.

Officers have taken their official oath.

No dividends for the year ending January 1, 1884.

Indebtedness of trustees as surety, \$3,055.40.

Loans and investments are made by James Burnap, Henry Colony, O. G. Dort, Horatio Colony, who meet when necessary.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks,—secures rent, vault, etc., instead.

Increase of depositors since October, 1883, 229; increase of deposits since October, 1883, \$63,375.54.

Number of single loans of \$1,000 or less to separate parties in the state, 5.

Total amount of loans, \$65,229.80.

Total amount of investments, \$55,807.92.

Largest amount loaned to any individual, corporation, or company, \$3,055.40.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

No notes with interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE GUARANTY SAV-
INGS BANK.—KEENE.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Pueblo Co., Col., 7s	\$5,000.00	\$5,000.00	\$4,981.67
Salida township, Col., 8s	6,000.00	6,000.00	6,000.00
	\$11,000.00	\$11,000.00	\$10,981.67
MISCELLANEOUS.			
Oregon Improvement Co., 6s	\$4,500.00	\$5,000.00	\$4,500.00
STOCKS.			
BANK.			
Winchester National	\$2,420.00	\$2,200.00	\$2,420.00
Keene "	1,500.00	1,000.00	1,475.00
	\$3,920.00	\$3,200.00	\$3,895.00
RAILROAD.			
Pullman Palace Car	\$11,200.00	\$10,000.00	\$12,400.00
Chicago, Burlington & Quincy	18,300.00	15,000.00	18,500.00
Atchison & Topeka	5,531.50	7,500.00	5,531.25
	\$35,031.50	\$32,500.00	\$36,431.25

GUARANTY SAVINGS BANK.—MANCHESTER.

JOHN M. PARKER, *President*.JAMES A. WESTON *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$570,058.32	\$570,053.32
Guaranty fund.....	60,000.00	60,000.00
Surplus.....	31 081.24	31,081.24
	<u>\$661,139.56</u>	
Premium on stocks and bonds, impaired....	12,693.36	
	<u>\$648,446.20</u>	<u>\$661,139.56</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$299,552.90	\$299,552.90	\$299,552.90
" " "			
on local real estate.....	35,059.17	35,059.17	35,059.17
Loans on personal security.....	13,700.00	13,700.00	13,700.00
Loans on collateral security...	90,237.58	90,237.58	90,237.58
U. S. bonds.....	1,929.00	1,600.00	1,845.50
County, city, town, and district bonds....	15,330.00	13,800.00	14,450.00
Railroad bonds.....	67,360.00	74,000.00	74,990.00
Railroad stock.....	65,360.00	70,100.00	71,526.61
Bank stock.....	22,530.00	19,100.00	21,010.00
Manufacturing stock.....	10,391.00	9,000.00	11,771.25
Miscellaneous bonds.....	10,000.00	10,000.00	10,000.00
Miscellaneous stocks.....	4,200.00	3,000.00	4,200.00
Balance on deposit in Merchants' National Bank.....	10,533.50	10,533.50	10,533.50
Cash on hand.....	2,263.05	2,263.05	2,263.05
	<u>\$648,446.20</u>	<u>\$651,946.20</u>	<u>\$661,139.56</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....		\$39,367.08
Deduct expenses for 1883.....	\$2,141.84	
Deduct state tax for 1883.....	5,277.98	
		<u>\$7,419.82</u>
Net profits to be accounted for.....		\$31,947.26
Dividend of 4 per cent., April 1, 1883, to special depositors.....	\$2,000.00	
Dividend of 4 per cent., October 1, 1888, to special depositors.....	2,400.00	
Dividend of 5 per cent., April 1, 1883, to general depositors.....	20,084.23	
Balance of profits for 1883.....	7,463.03	
Net profits (as above) accounted for.....		<u>\$31,947.26</u>
Guaranty fund January 1, 1883.....	\$50,000.00	
Other undivided profits January 1, 1883.....	18,886.48	
Total surplus profits January 1, 1883.....		<u>\$68,886.48</u>
Guaranty fund January 1, 1884.....	\$60,000.00	
Other undivided profits January 1, 1884.....	24,920.34	
		<u>\$84,920.34</u>
Increase for the year 1883.....		<u>\$16,033.86</u>

Incorporated 1879. Charter perpetual.

Examination completed March 18, 1884, by Buel C. Carter, George E. Gage.

Trustees—N. P. Hunt, Alonzo Elliott, Bushrod W. Hill, John M. Parker, David A. Parker, John P. Moore, James A. Weston, Hiram K. Slayton, John Kennard.

Treasurer's bond, \$50,000, copy of which is on file in office of secretary of state and on records of the bank. Date of bond, February 21, 1882. Sureties of bond are able to respond. Bond deposited with president for safe keeping.

Clerk—Edwin H. Carpenter.

Annual compensation of treasurer, \$1,000.

Annual compensation of clerk, \$700.

Officers have taken their official oath.

Dividends for the year ending April 1, 1884: 5 per cent. to general depositors, April 1, 1883, \$20,084.23; to special depositors, 4 per cent., April, 1883, \$2,000; 4 per cent., October, 1883, \$2,000.

Total expense of institution for the twelve months ending April 1, 1884, \$2,141.94.

Amount of state tax paid last year, \$5,277.98.

Loans and investments are made by executive committee of trustees, who meet monthly.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 145.

Increase of deposits since last examination, \$91,604.

Number of single loans of \$1,000 or less, to separate parties in the state, 16.

Total amount of loans, \$438,549.65.

Total amount of investments, \$209,793.36.

Largest amount loaned to any individual, corporation, or company, \$15,970.34.

No debts believed by the trustees to be bad.

No debts believed by the trustees to be doubtful.

Amount of interest unpaid for over six months, \$465.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF BONDS AND STOCKS OF THE GUARANTY SAVINGS
BANK.—MANCHESTER.

BONDS.	Market Value.	Par Value	Value on books.
United States, 4½s.	\$565.00	\$500.00	\$565.00
" 4s.	1,364.00	1,100.00	1,280.50
	\$1,929.00	\$1,600.00	\$1,845.50
COUNTY.			
Lawrence, Dak., 10s.	\$5,580.00	\$4,800.00	\$4,800.00
Douglass, Neb., 7s.	5,250.00	5,000.00	5,250.00
Reno, Kan., 10s.	4,500.00	4,000.00	4,400.00
	\$15,330.00	\$13,800.00	\$14,450.00
RAILROAD.			
Cincinnati Northern, 6s.	\$1,000.00	\$5,000.00	\$5,000.00
Toledo, Delphos & Burlington, 6s.	1,000.00	5,000.00	4,750.00
Utah Southern, 7s.	10,500.00	10,000.00	10,000.00
St. Louis & San Francisco, 7s.	16,000.00	16,000.00	16,000.00
Oregon Short Line, guar., 6s.	11,000.00	11,000.00	11,000.00
Terre Haute & South Eastern, 7s.	6,000.00	6,000.00	6,000.00
Boston, Concord, & Montreal, imp., 6s.	19,760.00	19,000.00	20,140.00
Kansas Pacific, 6s.	2,100.00	2,000.00	2,100.00
	\$67,360.00	\$74,000.00	\$74,990.00
MISCELLANEOUS.			
Brainerd Water Power Co., Minn., 6s.	\$10,000.00	\$10,000.00	\$10,000.00
STOCKS.			
BANK.			
Merchants' National.	\$18,240.00	\$15,200.00	\$16,720.00
Clark County, Osceola.	4,290.00	3,900.00	4,290.00
	\$22,530.00	\$19,100.00	\$21,010.00
RAILROAD.			
Connecticut & Passumpsic River.	\$20,420.00	\$25,200.00	22,215.00
Lake Shore & Michigan Southern.	5,100.00	5,000.00	6,200.00
Atchison, Topeka, & Santa Fe.	7,900.00	10,000.00	9,400.00
Chicago, Burlington & Quincy.	10,540.00	8,500.00	12,311.61
Pennigewasset Valley.	21,400.00	21,400.00	21,400.00
	\$65,360.00	\$70,100.00	\$71,526.61
MANUFACTURING.			
Manchester Mills.	\$2,091.00	\$1,700.00	\$2,890.00
Anoskeag Manufacturing Co.	2,000.00	1,000.00	1,765.00
Franklin Co.	6,300.00	6,300.00	7,116.25
	\$10,391.00	\$9,000.00	\$11,771.25
MISCELLANEOUS.			
Connecticut Fire Insurance Co.	\$4,200.00	\$3,000.00	\$4,200.00

HINSDALE SAVINGS-BANK, HINSDALE.

C. J. AMIDON, *President*.GEORGE WELLMAN, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$209,270.06	\$209,270.06
Guaranty fund.....	6,000.00	6,000.00
Surplus.....	2,121.27	2,121.72
Premium account.....	1,073.05	1,073.05
Notes outstanding.....	5,799.80	5,799.80
Premium on stocks and bonds.....	72.50	.....
	<u>\$224,336.68</u>	<u>\$224,264.18</u>

Resources.

	Market Value.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$98,130.00	\$98,130.00	\$98,130.00
Loans secured by mortgages on local real estate.....	52,819.09	52,819.09	52,819.09
Loans on personal security.....	10,431.60	10,431.60	10,431.60
Loans on collateral security.....	1,000.00	1,000.00	1,000.00
County, city, town, and district bonds...	48,900.00	46,000.00	48,827.50
Bank stock.....	5,000.00	5,000.00	5,000.00
Miscellaneous bonds.....	1,000.00	1,000.00	1,000.00
Miscellaneous stocks.....	5,910.42	5,910.42	5,910.42
Balance on deposit in Vermont National Bank, Brattleboro'.....	99.50	99.50	99.50
Bank fixtures.....	723.92	723.92	723.92
Cash on hand.....	322.15	322.15	322.15
	<u>\$224,336.68</u>	<u>\$221,436.68</u>	<u>\$224,264.18</u>

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....		\$12,510.04
Deduct expenses for 1883.....	\$638.73	
Deduct state tax for 1883.....	1,940.73	
Deduct items charged off.....	198.44	
	<u> </u>	<u>\$2,777.90</u>
Net profits to be accounted for.....		\$9,732.14
Dividend of 2 per cent., April 1, 1883.....	\$3,494.17	
Dividend of 2 per cent., October 1, 1883.....	3,817.69	
Carried to guaranty fund.....	2,420.28	
Net profits (as above) accounted for.....	<u> </u>	<u>\$9,732.14</u>
Guaranty fund, January 1, 1883.....	\$3,926.60	
Total surplus profits, January 1, 1883.....	<u> </u>	<u>\$3,926.60</u>
Guaranty fund January 1, 1884.....	\$6,129.52	
Total surplus profits January 1, 1884.....	<u> </u>	<u>\$6,129.52</u>
Increase for the year 1883.....		\$2,202.92
Surplus profits—Jan. 1, 1881, \$1,617.84; Jan. 1, 1882, \$2,812.84; Jan. 1, 1883, \$3,926.60; Jan. 1, 1884, \$6,129.52.		

Incorporated 1874. Charter perpetual.

Examination completed July 16, 1884, by George E. Gage.

Vice-President—Edward Stebbins.

Trustees—A. Richardson, G. W. Holland, Geo. S. Wilder, C. B. Hopkins, Edward Bishop, P. F. Amidon, C. S. Fay, H. F. Horton, D. W. Stearns, A. B. Davis, O. H. Higgins, D. F. Ferrin.

Treasurer's bond, \$35,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, March 8, 1884. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Annual compensation of treasurer, \$600.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884: October 1, 1883, 2 per cent., \$3,817.69; April 1, 1884, 2 per cent., \$3,994.39.

Total expense of the institution for the twelve months ending June 30, 1884, \$632.84.

Amount of state tax paid last year, \$1,940.73.

Amount charged off as losses since last examination, \$1,448.44.

No other taxes.

Indebtedness of trustees as principal, \$3,650; as surety, \$225.

Loans and investments are made by C. J. Amidon, E. Stebbins, C. B. Hopkins, Geo. S. Wilder, H. F. Horton, C. S. Fay, who meet as required.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 82.

Increase of deposits since last examination, \$35,561.74.

Amount of bank's assets in Brattleboro' for safe keeping, \$47,000.

Number of single loans of \$1,000 or less to separate parties in the state, 111.

Total amount of loans, \$162,380.69.

Total amount of investments, \$60,737.92.

Largest amount loaned to any individual, corporation, or company, \$15,300.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

Amount of interest unpaid for over six months, \$54.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF BONDS AND STOCKS OF THE HINSDALE SAVINGS
BANK.—HINSDALE.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
City of St. Paul, Minn., 7s.....	\$1,050.00	\$1,000.00	\$1,027.50
" Minneapolis, Minn., 7s.....	2,100.00	2,000.00	2,100.00
" Cincinnati, Ohio, 7 3-10s.....	1,060.00	1,000.00	1,080.00
" Des Moines, Iowa, 7s.....	5,250.00	5,000.00	5,000.00
" Toledo, Ohio, 8s.....	2,110.00	2,000.00	2,320.00
" Lincoln, Ill., 7s.....	3,150.00	3,000.00	3,150.00
" Bay City, Mich., 8s.....	1,080.00	1,000.00	1,110.00
" Stillwater, Minn., 5s.....	5,300.00	5,000.00	5,300.00
" Omaha, Neb., 6s.....	5,300.00	5,000.00	5,625.00
County of Douglas, Neb., 8s.....	3,240.00	3,000.00	3,180.00
" Dickinson, Iowa, 8s.....	5,350.00	5,000.00	5,125.00
" Lyon, Iowa, 8s.....	5,500.00	5,000.00	5,200.00
" Arapahoe, Col., 8s.....	1,070.00	1,000.00	1,125.00
" Crow Wing, Minn., 8s.....	7,490.00	7,000.00	7,485.00
	\$48,900.00	\$46,000.00	\$48,827.50
MISCELLANEOUS.			
Lombard Investment Co. (debentures)....	\$1,000.00	\$1,000.00	\$1,000.00
STOCKS.			
BANK.			
Citizens, Wichita.....	\$5,000.00	\$5,000.00	\$5,000.00
MISCELLANEOUS.			
Davidson Loan Co., Wichita.....	\$2,000.00	\$2,000.00	\$2,000.00
Anglo-American Land Mort. Agency....	3,910.42	3,910.42	3,910.42
	\$5,910.42	\$5,910.42	\$5,910.42

IONA SAVINGS BANK.—TILTON.

A. S. BALLANTYNE, *President.*WILLIAM T. CASS, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$270,388.10	\$270,388.10
Guaranty fund.....	4,300.00	4,300.00
Surplus.....	7,484.01	7,484.01

	\$282,172.11	
Premium on stocks and bonds, impaired.....	1,960.00	
	\$280,212.11	\$282,172.11

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$75,750.00	\$75,750.00	\$75,750.00
“ on local real estate.....	98,051.80	98,051.80	98,051.80
Loans on personal security.....	47,804.68	47,804.68	47,804.68
Loans on collateral security.....	12,492.50	12,492.50	12,492.50
County, city, town, and district bonds...	16,850.00	17,000.00	17,000.00
Railroad bonds.....	23,190.00	25,000.00	25,000.00
Real estate acquired or held by foreclos- ure.....	3,333.50	3,333.50	3,333.50
Cash on hand.....	2,739.63	2,739.63	2,739.63
	\$280,212.11	\$282,172.11	\$282,172.11

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....	\$14,372.96
Deduct expenses for 1883.....	\$896.95
Deduct state tax for 1883.....	2,465.17
Deduct items charged off.....	1,496.44
	\$4,858.56

Net profits to be accounted for.....	\$9,514.40
Dividend of 4 per cent. Nov. 1, 1883.....	\$9,581.97
Dividend declared, but not earned.....	67.57
Net profits (as above) accounted for.....	\$9,514.40
Guaranty fund January 1, 1883.....	\$4,300.00
Other undivided profits January 1, 1883.....	2,629.32
Total surplus profits January 1, 1883.....	\$6,929.32
Guaranty fund January 1, 1884.....	\$4,300.00
Other undivided profits January 1, 1884.....	2,561.75
Total surplus profits January 1, 1884.....	\$6,861.75

Surplus profits—Jan. 1, 1881, \$3,996.28; Jan. 1, 1882, \$6,398.50;
Jan. 1, 1883, \$6,929.32; Jan. 1, 1884, \$6,861.75.

Incorporated 1870. Charter perpetual.

Examination completed June 20, 1884, by Buel C. Carter and George E. Gage.

Trustees—A. S. Ballantyne, G. Piper, B. F. Cofran, S. W. Davis, S. Dixon, E. Davis, H. R. Sawyer, R. T. Noyes, Wm. T. Cass.

Treasurer's bond, \$35,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, March 1, 1881. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Clerk—A. T. Cass.

Annual compensation of treasurer, \$800.

Annual compensation of clerk paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884: Nov. 1, 1883, 4 per cent., \$9,581.97.

Total expense of institution for the twelve months ending May 31, 1884, \$869.39.

Amount of state tax paid last year, \$2,465.17. Amount charged off as losses since last examination, \$1,000.

Loans and investments are made by executive committee, who meet as occasion requires.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 61.

Increase of deposits since last examination, \$19,507.71.

Amount of bank's assets in Boston, for safe keeping, \$42,000.

Total amount of loans, \$234,108.98.

Total amount of investments, \$42,000.

Largest amount loaned to any individual, corporation, or company, about \$8,000.

No debts believed by the trustees to be bad.

None believed by the trustees to be doubtful.

Amount of interest unpaid for over six months, \$1,302.88.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF BONDS OF THE IONA SAVINGS BANK.—TILTON.

BONDS.	Market Value.	Par Value.	Value on books.
CITY.			
Erie, Pa., 7s.....	\$1,050.00	\$1,000.00	\$1,000.00
Jeffersonville, Ind., 7 3-10s.....	2,400.00	2,000.00	2,000.00
Sandusky, O., 7s.....	1,100.00	1,000.00	1,000.00
Toledo, O., 8s.....	2,400.00	2,000.00	2,000.00
Quincy, Ill., 6s.....	4,200.00	4,000.00	4,000.00
Zanesville, O., 8s.....	1,100.00	1,000.00	1,000.00
Dubuque, Ia., 6s.....	2,100.00	2,000.00	2,000.00
Elizabeth City, N. J., 7s.....	1,500.00	3,000.00	3,000.00
Evansville, Ind., 7s.....	1,000.00	1,000.00	1,000.00
	\$16,550.00	\$17,000.00	\$17,000.00
RAILROAD.			
Boston, Concord & Montreal, 7s.....	\$12,100.00	\$11,000.00	\$11,000.00
“ “ “ 6s.....	5,250.00	5,000.00	5,000.00
Oregon Navigation, 6s.....	3,000.00	3,000.00	3,000.00
Union Pacific Col. Trust, 6s.....	2,100.00	2,000.00	2,000.00
Massachusetts Central, 6s.....	140.00	1,000.00	1,000.00
Toledo, Delphos & Burlington, 7s.....	600.00	3,000.00	3,000.00
	\$23,190.00	\$25,000.00	\$25,000.00

KEENE FIVE CENT SAVINGS BANK.—KEENE.

C. T. BUFFUM, *President.*G. A. LITCHFIELD, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,622,046.17	\$1,622,046.17
Guaranty fund.....	50,000.00	50,000.00
Surplus.....	15,581.47	15,581.47
Premium on stocks and bonds.....	14,102.35	.....
	<u>\$1,701,729.99</u>	<u>\$1,687,627.64</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$611,217.84	\$611,217.84	\$611,217.84
Loans secured by local real estate	274,698.78	274,698.78	274,698.78
Loans on personal security.....	91,048.70	91,048.70	91,048.70
Loans on collateral security.....	60,543.68	60,543.68	60,543.68
County, city, town, and district bonds ...	242,750.00	238,202.00	241,702.65
Railroad bonds	55,575.00	58,000.00	57,308.75
Railroad stock.....	57,316.00	51,000.00	50,010.25
Bank stock.....	99,694.00	79,800.00	90,211.00
Manufacturing stock.....	41,875.12	42,000.00	41,875.12
Miscellaneous investments.....	94,200.00	96,200.00	96,200.00
Balance on deposit in national banks	24,037.55	34,037.55	34,037.55
With investing agents.....	16,086.16	16,086.16	16,086.16
Real estate acquired or held by foreclos- ure.....	19,890.47	19,890.47	19,890.47
Cash on hand	2,796.69	2,796.69	2,796.69
	<u>\$1,701,729.99</u>	<u>\$1,675,521.87</u>	<u>\$1,687,627.64</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....		\$109,365.76
Deduct expenses for 1883.....	\$ 3,566.62	
Deduct state tax for 1883.....	15,029.92	
Deduct items charged off.....	1,350.00	\$19,946.54
Net profits to be accounted for.....		<u>\$89,419.22</u>
Dividend of 2 per cent., July 1, 1883.....	\$29,802.37	
Dividend of 2 per cent., Jan. 1, 1884.....	30,535.79	
Carried to guaranty fund.....	29,000.00	
Balance of profits for 1883.....	81.06	
Net profits (as above) accounted for.....		<u>\$89,419.22</u>
Guaranty fund Jan. 1, 1883	\$15,000.00	
Other undivided profits Jan. 1, 1883.....	6,849.47	
Total surplus profits Jan. 1, 1883.....		<u>\$21,849.47</u>
Guaranty fund Jan. 1, 1884.....	\$50,000.00	
Other undivided profits Jan. 1, 1884	930.53	
Total surplus profits Jan. 1, 1884.....		<u>\$50,930.53</u>
Increase for the year 1883.....		<u>\$29,081.06</u>

Surplus profits—Jan. 1, 1882, \$11,473.50; Jan. 1, 1883, \$21,849.47; Jan. 1, 1884, \$50,930.53.

Incorporated 1868. Charter perpetual.

Examination completed Jan. 17, 1884, by Buel C. Carter and George E. Gage.

Vice-Presidents—Edward Joslyn, E. Boyden.

Trustees—F. A. Perry, Geo. W. Ball, John Humphrey, Henry O. Coolidge, Clark F. Rowell, D. H. Woodward, Nahum A. Hayward, John Q. Jones, John B. Fisk, Obediah Sprague, Elbridge Clark, Francis E. Keyes, Hiram Blake, Joseph B. Abbott, George C. Hubbard.

Treasurer's bond, \$125,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, Feb. 14, 1882.

Sureties of bond able to respond. Bond deposited with president for safe keeping.

Clerk—S. L. Randall.

Annual compensation of treasurer, \$1,800.

Annual compensation of clerk, \$700.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884: July 1, 1883, 2 per cent., \$29,802.37; Jan. 1, 1884, \$30,535.79.

Total expense of the institution for the twelve months ending Jan. 1, 1884, \$3,566.62.

Amount of state tax paid last year, \$15,029.92.

Amount charged off as losses since last examination, \$1,350.

Amount of other taxes, \$116.87.

Indebtedness of trustees as principal, \$6,000; no surety.

Loans and investments are made by board of investment, who meet weekly.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 440.

Increase of deposits since last examination, \$169,379.83.

Number of single loans of \$1,000 or less to separate parties in the state, 336.

Total amount of loans, \$1,037,509.

Total amount of investments, \$571,507.77.

Largest amount loaned to any individual, corporation, or company, \$20,000.

No debts believed by the trustees to be bad.

No debts believed to be doubtful.

No interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS OF THE KEENE FIVE CENT SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Leavenworth, Kan., 5s.....	\$5,400.00	\$5,400.00	\$5,400.00
Lincoln, Ill., 7s.....	11,000 00	10,000.00	9,750.00
Nebraska, Neb., 7s.....	17,160.00	15,600.00	15,600.00
Anthony, Kan., 10s.....	3,600.00	3,000.00	3,180 00
Keene, N. H., 5s.....	3,180.00	3,000.00	3,000.00
Sioux, Iowa, 8s.....	4,000.00	3,500 00	3,640.00
Wichita, Kan., 10s.....	1,760.00	1,600 00	1,657.65
County of Leavenworth, Kan., 6s.....	7,600.00	6,700 00	6,700 00
Osceola, Iowa, 6s.....	5,200 00	5,000.00	5,000.00
Dickinson, Iowa, 8s.....	5,500.00	5,000.00	5,050 00
Plymouth, Iowa, 7½s.....	5,500.00	5,000.00	5,000.00
Lyon, Iowa, 6s, 7s, and 8s.....	33,200.00	30,700.00	31,479.00
Lake, Col., 8s.....	11,250.00	15,000 00	15,000 00
Sedgwick, Kan., 6s.....	5,250.00	5,000 00	5,000.00
Union, Dak., 10s.....	11,715.00	10,650.00	11,289 00
White, Ill., 8s.....	6,540.00	6,000 00	6,000.00
Grant Township, Iowa, 6s.....	3,675 00	3,500.00	3,500.00
Ottawa Township, Iowa, 10s.....	2,000.00	10,000.00	9,750.00
Milford school district, Independ't, Ia., 6½s	2,900.00	2,800.00	2,800.00
Farragut " " 6½s	1,540.00	1,500.00	1,500.00
Wichita " " Kan., 6s.....	4,200.00	4,000.00	4,045.00
Lancaster co. school-district No. 5, Neb., 7s	858.00	780.00	780.00
" " " " 12, " 7s	660.00	600.00	600.00
" " " " 107, " 7s	550.00	500.00	500.00
Rice " " " 69, Kan., 6s	11,300.00	10,000.00	10,300.00
Hastings " " " Ind., Ia., 7s	3,300.00	3,000 00	3,097.50
Le Mars school-district, Independ't, Ia., 6s	10,300.00	10,000.00	10,175.00
Blanchard " " " Ia., 6s	5,300.00	5,000 00	5,087.50
Lincoln " " " Ia., 6s	21,200.00	20,000.00	20,800.00
Chariton " " " Ia., 6s	2,100.00	2,000.00	2,080.00
Filmore school-dist., Ind., No. 16, Neb., 6s	1,875.00	1,800.00	1,870.00
Morris co. " " No. 27, Kan., 6s	978 00	950.00	950.00
South Liberty school-district Ind., Ia., 6s	1,030 00	1,000.00	1,000.00
Gravity school-district, Independ't, Ia., 6s	2,369.00	2,300.00	2,300.00
Chippewa " " No. 21, Minn., 7s..	3,780.00	3,600.00	3,600.00
Rice " " Iowa, 6s.....	1,545.00	1,500.00	1,500.00
Barton co. " " No. 3, Mo., 9s....	770.00	700.00	700.00
Morris " " No. 32, Kan., 6s ..	460 00	450.00	450.00
Harlan " " No. 10, Neb., 10s..	225.00	205 00	205.00
Grand Forks " " No. 1, Ind., Dak. 7s	5,250.00	5,000.00	5,250.00
Yorklee co. " " No. 16, Neb., 7s....	1,115 00	1,062.00	1,062.00
Rock Rapids " " Ind., Iowa, 7s ...	10,000.00	9,500 00	9,750.00
Buffalo co. " " No. 65, Neb., 7s....	210 00	200.00	200.00
Kearney co. " " No. 42, Ia., 7s.....	285 00	275 00	275.00
Morris co. " " No. 1, Ia., 6s.....	575.00	500.00	500.00
Nuckolls co. " " No. 41, Neb., 7s....	260.00	250.00	250.00
" " " " No. 52, Neb., 7s....	420.00	400.00	400.00
York co. " " No. 42, Neb., 7s....	295 00	280.00	280.00
Riverton " " Ind., Ia., 6s.....	2,100.00	2,000.00	2,000.00
Harlan township school-dis., No. 6, Ia., 6s	1,050 00	1,000.00	1,000.00
Nemaha school-district No. 8, Neb., 7s....	420 00	400.00	400.00
	\$242,750.00	\$288,202.00	\$241,702.65
RAILROAD.			
Atlantic & Pacific, 6s.....	\$10,400.00	\$10,000.00	\$10,400.00
Cheshire, 6s.....	2,750.00	2,500.00	2,631.25
New York & New England, 6s.....	18,800.00	20,000.00	21,187.50
Indiana, Bloomington & Western, 6s.....	9,500 00	10,000.00	9,587.50
Long Island City & Flushing, 6s.....	4,625.00	5,000.00	4,625.00
Chicago, Burlington & Quincy, 4s.....	9,000 00	10,000.00	8,377.50
Wichita City Railway, 7s.....	500.00	500.00	500.00
	\$55,575.00	\$58,000.00	\$57,308.75

SCHEDULE OF THE STOCKS OF THE KEENE FIVE CENT SAVINGS BANK.

STOCKS.	Market Value.	Par Value.	Value on books.
BANK.			
Lancaster National, Lancaster, N. H.....	\$11,500.00	\$10,000.00	\$10,000.00
Kansas State.....	5,000.00	4,000.00	4,000.00
Merchants National.....	9,200.00	8,000.00	8,800.00
First National, Fort Scott.....	8,100.00	5,400.00	7,020.00
Citizens National, Keene.....	13,000.00	10,000.00	11,500.00
Blackstone National, Boston.....	3,914.00	3,800.00	3,800.00
Winchester National, Winchester.....	15,510.00	13,300.00	15,510.00
National Bank of Commerce.....	2,400.00	2,000.00	1,981.25
Keene National, Keene.....	5,850.00	3,900.00	4,187.50
National Bank of Republic.....	7,020.00	5,400.00	6,966.00
Ashuelot National.....	14,000.00	10,000.00	12,446.25
Citizens National, Wichita.....	4,200.00	4,000.00	4,000.00
	\$99,694.00	\$79,800.00	\$90,211.00
RAILROAD.			
Pittsburgh, Fort Wayne & Chicago.....	\$20,000.00	\$15,000.00	\$15,231.25
Chicago & Alton.....	1,333.00	1,000.00	1,000.00
Chicago & Alton preferred.....	13,333.00	10,000.00	10,229.00
Atchison, Topeka & Santa Fe.....	8,250.00	10,000.00	8,581.25
Chicago, St. Paul, Minneapolis & Omaha.....	14,400.00	15,000.00	14,968.75
	\$57,316.00	\$51,000.00	\$50,010.25
MISCELLANEOUS STOCKS.			
Iowa Loan & Trust.....	\$20,000.00	\$20,000.00	\$20,000.00
N. E. Mortgage Security Co.....	10,000.00	10,000.00	10,000.00
Anglo American Land Mortgage Agency.....	4,875.12	5,000.00	4,875.12
American Mortgage and Investment Co..	2,000.00	2,000.00	2,000.00
Davidson Loan Co.....	5,000.00	5,000.00	5,000.00
	\$41,875.12	\$42,000.00	\$41,875.12
MISCELLANEOUS INVESTMENTS.			
Lyon county, Iowa, warrants.....	\$2,000.00	\$2,000.00	\$2,000.00
Adams county, Iowa, warrants.....	3,800.00	3,800.00	3,800.00
Manhattan Beach Imp.....	8,000.00	10,000.00	10,000.00
Iowa Loan & Trust Co.....	40,400.00	40,400.00	40,400.00
Lombard Investment Co.....	40,000.00	40,000.00	40,000.00
	\$94,200.00	\$96,200.00	\$96,200.00

LACONIA SAVINGS BANK.—LACONIA.

ALBERT G. FOLSOM, *President.*W. S. MELCHER, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$767,018.12	\$767,018.12
Guaranty fund.....	20,000.00	20,000.00
Surplus.....	34,346.65	34,346.65
Premium on stocks and bonds.....	20,943.00	.....
	<u>\$842,307.77</u>	<u>\$821,364.77</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages.....	\$222,650.00	\$222,650.00	\$222,650.00
Loans secured by mortgages on local real estate.....	212,754.54	212,754.54	212,754.54
Loans on personal security.....	64,308.00	64,308.00	64,308.00
Loans on collateral security.....	16,517.00	16,517.00	16,517.00
U. S. bonds.....	43,400.00	35,000.00	35,000.00
State bonds.....	5,780.00	5,600.00	5,600.00
County, city, town, and district bonds...	77,050.00	73,200.00	73,200.00
Railroad bonds.....	47,728.00	46,800.00	43,400.00
Railroad stock.....	5,845.00	5,700.00	5,200.00
Bank stock.....	29,840.00	26,300.00	26,300.00
Miscellaneous bonds.....	72,984.68	72,984.68	72,984.68
Miscellaneous stocks.....	8,950.42	8,950.42	8,950.42
Balance on deposit in Laconia and Boston National Banks.....	18,613.15	18,613.15	18,613.15
Real estate acquired or held by foreclosure.....	13,707.17	13,707.17	13,707.17
Cash on hand.....	2,179.81	2,179.81	2,179.81
	<u>\$842,307.77</u>	<u>\$825,204.77</u>	<u>\$821,364.77</u>

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....		\$55,074.57
Deduct expenses for 1883.....	\$1,904.10	
Deduct state tax for 1883.....	7,032.06	
Deduct items charged off.....	3,215.30	
	<u> </u>	<u>\$12,151.46</u>

Net profits to be accounted for.....		\$42,923.11
Dividend of 2 per cent. July 1, 1883.....	\$14,272.94	
Dividend of 2 per cent. January 1, 1884.....	14,551.04	
Carried to guaranty fund.....	5,000.00	
Balance of profits for 1883.....	9,099.13	
Net profits (as above) accounted for.....	<u> </u>	<u>\$42,923.11</u>
Guaranty fund January 1, 1883.....	\$15,000.00	
Other undivided profits January 1, 1883.....	9,701.71	
Total surplus profits January 1, 1883.....	<u> </u>	<u>\$24,701.71</u>
Guaranty fund January 1, 1884.....	\$20,000.00	
Other undivided profits January 1, 1884.....	18,800.84	
Total surplus profits January 1, 1884.....	<u> </u>	<u>\$38,800.84</u>
Increase for the year 1883.....		\$14,099.13

Surplus profits—Jan. 1, 1881, \$18,099.20; Jan. 1, 1882, \$16,894.45; Jan. 1, 1883, \$24,701.71; Jan. 1, 1884, \$38,800.84.

Incorporated 1831. Charter perpetual.

Examination completed June 7, 1884, by Buel C. Carter and Geo. E. Gage.

Trustees—Daniel A. Tilton, James S. Holt, Ellery A. Hibbard, Ebenezer Stevens, Almon C. Leavitt, Samuel B. Smith, Noah L. True, W. L. Melcher.

Treasurer's bond, \$60,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, July 1, 1873. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Clerk—Edmund Little.

Annual compensation of treasurer, \$800.

Annual compensation of clerk, \$800.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884: 2 per cent. July 1, 1883, \$14,272.94; 2 per cent. January, 1884, \$14,551.

Total expense of institution for the twelve months ending May 31, 1884, \$2,124.07.

Amount of state tax paid last year, \$7,032.06.

Amount charged off since last examination on account of safe and fixtures, \$6,688.88; amount charged off on account of premiums, \$715.

Amount of other taxes, \$260.42.

Indebtedness of trustees as principal, \$1,000; as surety, nothing.

Loans and investments are made by A. G. Folsom, D. A. Tilton, S. B. Smith, who meet at call of treasurer.

Reports are made as required by law.

This bank receives $2\frac{1}{2}$ per cent. interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 33; increase of deposits since last examination, \$48,474.71.

Number of single loans of \$1,000 or less to separate parties in the state, 98.

Total amount of loans, \$516,229.54.

Total amount of investments, \$270,635.10.

Largest amount loaned to any individual, corporation, or company, \$50,000.

No debts believed by the trustees to be bad.

Amount of debts which the trustees believe to be doubtful, \$8,000.

No interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF BONDS OF THE LACONIA SAVINGS BANK.—LACONIA.

BONDS.	Market Value.	Par Value.	Value on books.
U. S. bonds, 4s.....	\$43,400.00	\$35,000.00	\$35,000.00
STATE.			
New Hampshire, 6s.....	\$780.00	\$600.00	\$600.00
Province of Quebec, 6s.....	5,000.00	5,000.00	5,000.00
	\$5,780.00	\$5,600.00	\$5,600.00
COUNTY, CITY, TOWN, AND DISTRICT.			
CITY.			
Cincinnati, O., 7s.....	\$3,000.00	\$3,000.00	\$3,000.00
East Saginaw, Mich., 8s.....	5,500.00	5,000.00	5,000.00
Kansas City, Mo., 8s.....	5,500.00	5,000.00	5,000.00
Portsmouth, O., 7s.....	2,150.00	2,000.00	2,000.00
Cleveland, O., 5s.....	6,250.00	6,000.00	6,000.00
Dayton, O., 6s.....	6,500.00	6,000.00	6,000.00
Pueblo, Col., 8s.....	3,200.00	3,000.00	3,000.00
Arkansas City, Kan., 8s.....	5,300.00	5,000.00	5,000.00
	\$37,100.00	\$35,000.00	\$35,000.00
COUNTY.			
Lancaster, Neb., 10s.....	\$4,300.00	\$4,000.00	\$4,000.00
Osage, Kan., 7s.....	5,200.00	5,000.00	5,000.00
Miami, Kan., 7s.....	3,200.00	3,000.00	3,000.00
Bent, Col., 8s.....	7,775.00	7,000.00	7,000.00
Parke, Ind., 6s.....	5,000.00	5,000.00	5,000.00
	\$25,475.00	\$24,000.00	\$24,000.00
SCHOOL-DISTRICT.			
Kittson, No. 2, Kittson, 10s.....	\$1,600.00	\$1,550.00	\$1,550.00
Crookston, No. 1, Polk co., 8s.....	3,100.00	3,000.00	3,000.00
Appleton, Swift co., 8s.....	3,100.00	3,000.00	3,000.00
Perry, Dallas, 6s.....	4,000.00	4,000.00	4,000.00
No. 44, Wilson, 6s.....	200.00	200.00	200.00
" 76, Cherokee, 6s.....	1,025.00	1,000.00	1,000.00
" 31, Nemaha, 6s.....	600.00	600.00	600.00
" 81, " 6s.....	450.00	450.00	450.00
" 131, Sedgewick, 7s.....	400.00	400.00	400.00
	\$14,475.00	\$14,200.00	\$14,200.00
RAILROAD.			
Boston, Concord & Montreal, sink f'd., 6s.....	\$1,456.00	\$1,400.00	\$1,400.00
" " con., 7s.....	22,400.00	20,000.00	20,000.00
Burlington, Cedar Rapids & Northern, 5s.....	2,472.00	2,400.00	2,400.00
Chicago, Burlington & Quincy, 7s.....	6,500.00	5,000.00	5,000.00
Terre Haute & So. Eastern, 7s.....	5,000.00	5,000.00	5,000.00
Eastern in Mass., 6s.....	3,300.00	3,000.00	3,000.00
Leavenworth, Topeka & So. Western, 6s.....	3,600.00	5,000.00	3,600.00
Consolidated Railroad of Vermont, 6s....	3,000.00	5,000.00	3,000.00
	\$47,728.00	\$46,800.00	\$43,400.00
MISCELLANEOUS.			
Huron St. Ry., Burlington, Iowa, 7s.....	\$3,000.00	\$3,000.00	\$3,000.00
North-Western Gas-Light Co., 6s.....	5,000.00	5,000.00	5,000.00
Lombard Investment Co., debentures, 6s.....	5,000.00	5,000.00	5,000.00
Iowa Loan & Trust " " 6s.....	5,000.00	5,000.00	5,000.00

SCHEDULE OF THE BONDS AND STOCKS OF THE LACONIA SAVINGS
BANK.—LACONIA.

BONDS.	Market Value.	Par Value.	Value on Books.
Ottumwa, water, 6s.	\$8,000.00	\$8,000.00	\$8,000.00
Appleton (Wis.), water, 6s.	5,000.00	5,000.00	5,000.00
Knoxville " 6s.	5,000.00	5,000.00	5,000.00
Omaha " 6s.	6,000.00	6,000.00	6,000.00
Tiffin " 6s.	3,000.00	3,000.00	3,000.00
Springfield " 6s.	10,000.00	10,000.00	10,000.00
Parsons " Kan., 6s.	3,000.00	3,000.00	3,000.00
Atlantic " Iowa, 6s.	5,000.00	5,000.00	5,000.00
Topeka, scrip, Kan., 6s.	9,984.68	9,984.68	9,984.68
	\$72,984.68	\$72,984.68	\$72,984.68
STOCKS.			
BANK.			
National State Capital, Concord.	\$2,000.00	\$1,500.00	\$1,500.00
Citizens' National, Tilton.	5,700.00	5,700.00	5,700.00
Laconia " Laconia.	10,800.00	9,000.00	9,000.00
Merchants' " Boston.	2,680.00	2,000.00	2,000.00
Shawmut, " "	1,160.00	1,000.00	1,000.00
Boston " "	700.00	600.00	600.00
Emporia " Kan.	1,000.00	1,000.00	1,000.00
Nat. Bank of Commerce, Boston.	1,800.00	1,500.00	1,500.00
	\$29,840.00	\$26,300.00	\$26,300.00
RAILROAD.			
Eastern in New Hampshire.	\$5,425.00	\$5,000.00	\$5,000.00
Burlington, Cedar Rapids & Northern.	420.00	700.00	200.00
	\$5,845.00	\$5,700.00	\$5,200.00
MISCELLANEOUS.			
American Mortgage & Investment Co.	\$2,000.00	\$2,000.00	\$2,000.00
Iowa Loan & Trust.	5,000.00	5,000.00	5,000.00
Anglo American Land & Mort. Agency. .	1,950.42	1,950.42	1,950.42
	\$8,950.42	\$8,950.42	\$8,950.42

LAKE VILLAGE SAVINGS BANK.—LAKE VILLAGE.

OLIVER GOSS, *President.*THOS. HAM, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$174,447.19	\$174,447.19
Guaranty fund.....	12,813.70	12,813.70
Surplus.....	6,570.98	6,570.98
Premium on stocks and bonds.....	5,045.22	.....
	<u>\$198,877.09</u>	<u>\$198,831.87</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$84,475.00	\$84,475.00	\$84,475.00
“ “ “ mortgage on local real estate.....	31,546.73	31,546.73	31,546.73
Loans on personal security.....	12,594.78	12,594.78	12,594.78
Loans on collateral security.....	8,018.00	8,018.00	8,018.00
U. S. bonds.....	620.00	500.00	595.00
State bonds.....	125.00	100.00	100.00
County, city, town, and district bonds....	37,418.00	35,100.00	34,024.78
Railroad bonds.....	4,192.00	3,800.00	3,765.00
Bank stock.....	9,755.00	8,200.00	8,630.00
Miscellaneous stocks.....	1,050.00	1,000.00	1,000.00
Balance on deposit in Laconia National Bank.....	1,042.04	1,042.04	1,042.04
Real estate acquired or held by foreclosure	6,209.57	6,209.57	6,209.57
Bank fixtures.....	400.00	400.00	400.00
Cash on hand.....	1,430.97	1,430.97	1,430.97
	<u>\$198,877.09</u>	<u>\$194,417.09</u>	<u>\$193,831.87</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....		\$11,411.50
Deduct expenses for 1883.....	\$800.00	
Deduct state tax for 1883.....	1,417.02	
	<u>2,217.02</u>	
Net profits to be accounted for.....		\$9,194.48
Dividend of 4 per cent., Oct. 1, 1883.....	\$7,548.78	
Carried to guaranty fund.....	164.57	
Balance of profits for 1883.....	1,481.13	
Net profits (as above) accounted for.....	<u>\$9,194.48</u>	
Guaranty fund Jan. 1, 1883.....	\$5,000.00	
Other undivided profits Jan. 1, 1883.....	9,092.12	
Total surplus profits Jan. 1, 1883.....	<u>\$14,092.12</u>	
Guaranty fund Jan. 1, 1884.....	\$5,164.57	
Other undivided profits Jan. 1, 1884.....	10,573.25	
Total surplus profits, Jan. 1, 1884.....	<u>\$15,737.82</u>	
Increase for the year 1883.....		\$1,645.70
Surplus profits—Jan. 1, '81, \$5,139.98; Jan. 1, '82, \$5,583.18; Jan. 1, '83, \$8,510.70; Jan. 1, '84, \$10,573.25.		

Incorporated 1864. Charter perpetual.

Examination May 22, 1884, by George E. Gage.

Vice-President—Moses Sargent.

Trustees—Oliver Goss, Samuel C. Clark, John J. Morrill, Moses Sargent, John S. Crane, Moses R. Elkins, S. B. Cole, Geo. L. Sleeper, Thomas Ham, John J. Sanborn, Joseph L. Odell, Moses Sargent, Jr., Benj. F. Drake.

Treasurer's bond, \$30,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, April 1, 1876. Sureties of bond able to respond. Bond deposited in Cole Manufacturing Co.'s safe, for safe keeping.

Annual compensation of treasurer, \$600.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884: Oct. 1, 1883, 4 per cent., \$7,548.73.

Total expense of institution for the twelve months ending May 1, 1884, \$788.16.

Amount of state tax paid last year, \$1,417.02.

Amount of other taxes, \$80.80.

Loans and investments are made by M. R. Elkins, S. C. Clark, Thomas Ham, and Oliver Goss.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 7.

Increase of deposits since last examination, \$17,978.

Number of single loans of \$1,000 or less to separate parties in the state, 126.

Total amount of loans, \$136,634.51.

Total amount of investments, \$38,484.78.

Largest amount loaned to any individual, corporation, or company, \$4,000.

Amount of debts believed by the trustees to be bad, \$700.

Amount of debts which the trustees believe to be doubtful, \$700.

No interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE LAKE VILLAGE SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
U. S. bonds, 4 per cent.....	\$620 00	\$500.00	\$595.00
STATE.			
New Hampshire	\$125.00	\$100.00	\$100.00
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Manchester, N. H., 6s.....	\$118 00	\$100.00	\$100.00
Kansas City, Mo., 10s	3,300 00	3,000.00	3,000.00
“ “ 8s	3,400 00	4,000.00	3,952.44
City of South Bend, Ind., funding, 8s....	5,750.00	5,000.00	5,000.00
“ Muskegon, Mich., water-works, 8s.	6,50 00	6,000.00	5,947.50
“ Muscatine, Iowa, 6s	5,200.00	5,000.00	4,245.00
“ Quincy, Ill., funding debt, 6s	4,550 00	4,000.00	3,834.00
“ Litchfield, Ill., water bond, 10s....	1,800.00	2,000.00	2,000.00
Township of Wade, Ill., 8s.....	3,300 00	3,000.00	3,085.83
Pueblo county, Cal., 10s.....	3,500.00	3,000.00	2,860.01
	\$87,418 00	\$35,100.00	\$34,024.78
RAILROAD.			
Boston, Concord & Montreal, 7s.....	\$3,360.00	\$3,000.00	\$3,045.00
“ “ “ 6s.....	832.00	800.00	720.00
	\$4,192.00	\$3,800 00	\$3,765.00
STOCKS.			
BANK.			
Lake National, Wolfeborough.....	\$2,880.00	\$2,700.00	\$2,880.00
Laconia National, Laconia.....	6,875.00	5,500.00	5,750.00
	\$9,755.00	\$8,200.00	\$8,630.00
MISCELLANEOUS.			
Brainerd Water Co., Minn., 7s.....	\$1,050.00	\$1,000.00	\$1,000.00

LANCASTER SAVINGS BANK.—LANCASTER.

JAMES W. WEEKS, *President*.HENRY O. KENT, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$215,970.19	\$215,970.19
Guaranty fund.....	2,159.44	2,159.44
Surplus.....	3,596.35	3,596.35
	<hr/>	
Premium on stocks and bonds impaired.....	\$221,725.98 1,962.60	
	<hr/>	
	\$219,763.38	\$221,725.98

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$52,177.15	\$52,177.15	\$52,177.15
Loans secured by mortgages on local real estate.....	36,016.35	36,016.35	36,016.35
Loans on personal security.....	11,563.91	11,563.91	11,563.91
Loans on collateral security.....	2,700.00	2,700.00	2,700.00
County, city, town, and district bonds...	83,245.07	78,665.07	83,600.59
Railroad bonds.....	19,550.00	21,000.00	21,987.08
Railroad stock.....	3,210.00	3,000.00	2,520.00
Bank stock.....	2,140.00	2,000.00	2,000.00
Miscellaneous stocks.....	509.00	500.00	500.00
Balance on deposit in Maverick Nat. Bank, Boston.....	5,011.80	5,011.80	5,011.80
Bank fixtures.....	700.00	700.00	700.00
Cash on hand.....	2,949.10	2,949.10	2,949.10
	<hr/>		
	\$219,763.38	\$216,283.38	\$221,725.98

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....	\$15,761.73
Deduct expenses for 1883.....	\$1,558.88
Deduct state tax for 1883.....	2,034.80
	<hr/>
	\$3,593.68

Net profits to be accounted for.....	\$12,168.05
Dividend of 2 per cent., July 1, 1883.....	\$3,900.68
Dividend of 2 per cent., Jan. 1, 1884.....	4,052.19
Carried to guaranty fund.....	364.49
Balance of profits for 1883.....	3,850.69
Net profits (as above) accounted for.....	<hr/>
	\$12,168.05
Guaranty fund, Jan. 1, 1883.....	\$ 1,794.95
Other undivided profits Jan. 1, 1883.....	3,527.80
Total surplus profits, Jan. 1, 1883.....	<hr/>
	\$ 5,322.75
Guaranty fund Jan. 1, 1884.....	\$ 2,159.44
Other undivided profits Jan. 1, 1884.....	7,378.49
Total surplus profits Jan. 1, 1884.....	<hr/>
	\$ 9,537.93

Increase for the year 1883..... \$ 4,215.18

Surplus profits—Jan. 1, 1881, \$1,850.35; Jan. 1, 1882, \$2,260.24; Jan. 1, 1883, \$5,322.75; Jan. 1, 1884, \$9,537.93.

Incorporated 1868. Charter perpetual.

Examination completed Oct. 6, 1883, by George E. Gage.

Trustees—R. P. Kent, H. O. Kent, E. V. Cobleigh, J. H. Hopkinson, J. W. Weeks, George P. Rowell, Parker J. Noyes, E. Mitchell, Jr., Chas. L. Griswold.

Treasurer's bond, \$30,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bonds, Aug. 20, 1868, and Dec. 12, 1881. Sureties of bonds able to respond. Bonds deposited with president for safe keeping.

Clerk—Francis E. Legro.

Annual compensation of treasurer, \$1,000.

Annual compensation of clerk, \$300.

Officers have taken their official oath

Dividends for the year ending May 31, 1884: July 1, 1883, 2 per cent., 3,900.68; Jan. 1, 1884, 2 per cent., \$4,052.19.

Total expense of the institution for the twelve months ending Oct. 1, 1883, \$1,674.69.

Amount of state tax paid last year, \$2,034.80.

No indebtedness of trustee as principal; as surety, \$100.

Loans and investments are made by H. O. Kent, E. V. Cobleigh, and G. P. Rowell, who meet as occasion requires.

Reports are made as required by law.

This bank receives 3 per cent. interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 98.

Increase of deposits since last examination, \$21,875.89.

Amount of bank's assets in Boston for safe keeping, \$99,665.

Number of single loans of \$1,000 or less to separate parties in the state, 64.

Total amount of loans, \$102,457.41.

Total amount of investments, \$110,607.67.

Largest amount loaned to any individual, corporation, or company, \$6,800.

No debts believed by the trustees to be bad.

No debts believed to be doubtful.

No interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE LANCASTER SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Moorhead City, Minn., 7s.....	\$15,450.00	\$15,000.00	\$15,367.85
Fargo City, Dak., 7s.....	15,480.00	16,000.00	16,527.27
Kansas City, Mo., 8s.....	1,200.00	1,000.00	1,176.89
Colfax county, Neb., 10s.....	2,450.00	2,000.00	2,407.77
Ramsey county, Minn., 7s.....	1,100.00	1,000.00	1,088.03
Greenwood county, Kan., 8s.....	2,800.00	2,500.00	2,874.00
City of Toledo, O., 8s.....	1,150.00	1,000.00	1,037.33
Jackson county, Mo., 8s.....	9,400.00	8,000.00	9,346.63
City of Cincinnati, O., 7 3-10s.....	3,700.00	3,000.00	3,145.20
Arkansas City, Ark., 7s.....	2,100.00	2,000.00	2,123.34
St. Joseph, Mo., 4s.....	3,000.00	3,000.00	3,047.73
Gardner, Mass., 6s.....	3,240.00	3,000.00	3,087.50
Borough of Tononika, Penn., 6s.....	2,100.00	2,000.00	2,011.53
Enlaire City, Wis., 7s.....	1,050.00	1,000.00	1,095.53
Appl. ton, Wis., 6s.....	2,100.00	2,000.00	2,063.67
School-district No. 1, Lancaster, N. H., 6s.....	1,000.00	1,000.00	1,000.00
City of Topeka, scrip, Kan.....	5,165.07	5,165.07	5,165.07
Toledo, O., 7 3-10s.....	2,400.00	2,000.00	2,343.25
Clay county, Minn., 7s.....	6,300.00	6,000.00	6,387.17
Moorhead Bridge bond, 7s.....	2,060.00	2,000.00	2,154.83
	\$83,245.07	\$78,665.07	\$83,600.59
RAILROAD.			
Kansas Pacific, consols, 6s.....	\$3,270.00	\$3,000.00	\$3,146.25
New York & New England, 7s.....	3,080.00	3,000.00	3,336.80
Little Rock & Fort Smith, Ark., 7s.....	1,000.00	1,000.00	1,052.53
Toledo, Delphos & Burlington, 6s.....	500.00	2,000.00	1,878.67
Boston, Concord & Montreal, 6s.....	2,200.00	2,000.00	2,175.00
New York & New England Car Trust, 6s.....	4,500.00	5,000.00	5,036.72
Sonora Railroad, 7s.....	5,000.00	5,000.00	5,361.11
	\$19,550.00	\$21,000.00	\$21,987.08
STOCKS.			
BANK.			
Lancaster National, Lancaster, N. H.....	\$2,140.00	\$2,000.00	\$2,000.00
RAILROAD.			
Boston, Concord & Montreal, preferred...	\$3,210.00	\$3,000.00	\$2,520.00
MISCELLANEOUS.			
Lombard Investment Co., Wichita, Kas...	\$500.00	\$500.00	\$500.00

LEBANON SAVINGS BANK.—LEBANON.

WILLIAM S. ELA, *President.*EDWARD A. KENDRICK, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$653,389.48	\$653,389.48
Guaranty fund.....	14,346.01	14,346.01
Surplus.....	20,033.78	20,033.78
	<u>\$701,598.27</u>	<u>\$687,769.27</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$398,501.35	\$398,501.35	\$398,501.35
“ “ mortgages on local real estate.....	68,001.00	68,001.00	68,001.00
Loans on personal security.....	2,500.00	2,500.00	2,500.00
Loans on collateral security.....	24,100.00	24,100.00	24,100.00
County, city, town, and district bonds....	56,410.00	49,700.00	49,109.00
Railroad bonds.....	55,095.00	53,000.00	52,650.00
Bank stock.....	34,875.00	28,300.00	30,792.00
Miscellaneous stocks.....	8,500.00	8,500.00	8,500.00
Balance on deposit in National Banks.....	16,266.82	16,266.82	16,266.82
Real estate acquired or held by foreclosure.....	28,442.60	28,442.60	28,442.60
Bank fixtures.....	1,000.00	1,000.00	1,000.00
Cash on hand.....	7,906.50	7,906.50	7,906.50
	<u>\$701,598.27</u>	<u>\$686,218.27</u>	<u>\$687,769.27</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....		\$39,548.05
Deduct expenses for 1883.....	\$2,373.52	
Deduct state tax for 1883.....	5,751.68	
Deduct items charged off.....	—	\$8,125.20
Net profits to be accounted for.....		<u>\$31,422.85</u>
Dividend of 2 per cent., April 1, 1883.....	\$11,322.04	
Dividend of 2 per cent., October 1, 1883.....	12,203.95	
Carried to guaranty fund.....	3,645.63	
Balance of profits for 1883.....	4,251.23	
Net profits (as above) accounted for.....	—	\$31,422.85
Guaranty fund January 1, 1883.....	\$8,614.83	
Other undivided profits, January 1, 1883.....	14,513.77	
Total surplus profits January 1, 1883.....	—	\$23,128.60
Guaranty fund January 1, 1884.....	\$12,085.45	
Other undivided profits, January 1, 1884.....	15,412.82	
Total surplus profits January 1, 1884.....	—	<u>\$ 27,498.27</u>
Increase for the year 1883.....		<u>\$4,369.67</u>

Incorporated 1869. Charter perpetual.

Examination completed May 9, 1884, by Buel C. Carter.

Vice-Presidents—Solon A. Peck, Samuel Wood, 2d.

Trustees—William S. Ela, Lewis C. Pattee, Nathan B. Stearns, David W. Marston, Charles A. Dole, George Blodget, Daniel B. Emerson, Samuel Wood, 2d, Bradley True, Solon A. Peck, William Duncan, Edward A. Kendrick, Charles M. Hildreth, Martin V. Purmort, Richard W. Cragin.

Treasurer's bond, \$55,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, June 2, 1881. Sureties of bond are able to respond. Bond deposited with president for safe keeping.

Clerk—G. M. Dudley.

Annual compensation of treasurer, \$1,500.

Annual compensation of clerk, paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending May 1, 1884: October, 1883, 2 per cent., \$12,203.95; April, 1884, 2 per cent., \$12,349.14.

Total expense of institution for the twelve months ending April 30, 1884, \$2,020.45.

Amount of state tax paid last year, \$5,751.68.

Loans and investments are made by William S. Ela, Solon A. Peck, E. A. Kendrick, Charles A. Dole, Charles M. Hildreth.

Reports are made as required by law.

This bank receives $2\frac{3}{4}$ per cent. interest on its deposits in Shawmut National Bank.

Increase of depositors since last examination by bank commissioners, 255.

Increase of deposits since last examination, \$65,809.31.

Number of single loans of \$1,000 or less, to separate parties in the state, 68.

Total amount of loans, \$493,102.35.

Total amount of investments, \$147,317.82.

Largest amount loaned to any individual, corporation, or company, \$28,792.

No debts believed by the trustees to be bad.

No debts believed by the trustees to be doubtful.

Amount of interest unpaid for over six months, \$536.53.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF BONDS AND STOCKS OF THE LEBANON SAVINGS
BANK.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Town of Lebanon, N. H., 6s.....	\$2,240.00	\$2,000.00	\$2,000.00
“ Newport, N. H., 6s.....	13,400.00	12,000.00	12,000.00
Jersey City, N. J., 7s.....	3,600.00	3,000.00	3,000.00
Portsmouth, N. H., 6s.....	.....	1,000.00	1,000.00
Manchester, N. H., 6s.....	.....	30,000.00	29,497.50
Union School-District of Lebanon, 6s....	1,700.00	1,700.00	1,611.50
	\$47,700.00	\$49,700.00	\$49,109.00
RAILROAD.			
Eastern, 6s.....	.....	\$25,000.00	\$25,000.00
Midland, 6s.....	.....	10,000.00	9,650.00
Central Iowa, 7s.....	.....	5,000.00	5,000.00
Connecticut & Passumpsic, 7s.....	.....	3,000.00	3,000.00
Sonora, 7s.....	.....	3,000.00	3,000.00
New York, Susquehanna & Western, 7s...	.....	5,000.00	5,000.00
Kansas City, Emporia & Southern, 7s....	.....	1,000.00	1,000.00
Cowley, Sumner & Fort Smith, 7s.....	.....	1,000.00	1,000.00
	.....	\$53,000.00	\$52,650.00
MISCELLANEOUS.			
Lombard Investment Co., 6s.....	\$6,500.00	\$6,500.00	\$6,500.00
Iowa Loan and Trust, 6s.....	2,000.00	2,000.00	2,000.00
	\$8,500.00	\$8,500.00	\$8,500.00
STOCKS.			
BANK.			
National of Lebanon.....	\$32,875.00	\$26,300.00	\$28,792.00
Merchants' National of Des Moines.....	2,000.00	2,000.00	2,000.00
	\$34,875.00	\$28,300.00	\$30,792.00

LITTLETON SAVINGS BANK.—LITTLETON.

GEORGE A. BINGHAM, *President.*OSCAR C. HATCH, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$654,398.74	\$654,398.74
Guaranty fund.....	13,000.00	13,000.00
Surplus.....	19,229.06	19,229.06
Premium on stocks and bonds.....	2,252.00	.....
	\$688,879.80	\$686,627.80

Resources.

	Market Value.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$204,220.00	\$204,220.00	\$204,220.00
Loans secured by mortgages on local real estate.....	78,892.44	78,892.44	78,892.44
Loans on personal security.....	174,387.03	147,387.03	174,387.03
Loans on collateral security.....	102,268.69	102,268.69	102,268.69
County, city, town, and district bonds....	35,753.00	34,100.00	33,375.00
Railroad bonds.....	2,500.00	10,000.00	9,800.00
Bank stock.....	41,624.00	34,700.00	34,700.00
Miscellaneous bonds.....	27,460.00	27,000.00	27,210.00
Balance on deposit in National Bank of Commonwealth, Boston.....	15,222.37	15,222.37	15,222.37
Balance on deposit in Littleton National Bank.....	5,911.06	5,911.06	5,911.06
Cash on hand.....	641.21	641.21	641.21
	\$688,879.80	\$687,342.80	\$686,627.80

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....		\$39,190.06
Deduct expenses for 1883.....	\$2,336.87	
Deduct state tax for 1883.....	6,152.97	
Deduct items charged off.....	2,006.96	
		\$10,496.80
Net profits to be accounted for.....		\$28,693.26
Dividend of 2 per cent., July 1, 1883.....	\$11,561.67	
Dividend of 2 per cent., January 1, 1884.....	11,884.80	
Carried to guaranty fund.....	3,000.00	
Balance of profits for 1883.....	2,247.29	
Net profits (as above) accounted for.....		\$28,693.26
Guaranty fund January 1, 1883.....	\$10,000.00	
Total surplus profits January 1, 1883.....		\$10,000.00
Guaranty fund January 1, 1884.....	\$13,000.00	
Other undivided profits January 1, 1884.....	2,247.29	
Total surplus profits January 1, 1884.....		\$15,247.29
Increase for the year 1883.....		\$5,247.29

Surplus profits—Jan. 1, 1881, \$6,100; Jan. 1, 1882, \$8,000; Jan. 1, 1883, \$10,000; Jan. 1, 1884, \$15,247.29.

Incorporated 1868. Charter perpetual.

Examination completed June 14, 1884, by Buel C. Carter and Geo. E. Gage.

Vice-President—Henry L. Tilton.

Directors—Geo. A. Bingham, John Farr, Geo. B. Redington, Henry L. Tilton, Oscar C. Hatch, Hartwell H. Southworth, Augustus A. Woolson, Chas. F. Eastman, Ira Parker.

Treasurer's bond, \$65,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond January 10, 1883. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Clerk—R. M. Poor.

Annual compensation of treasurer, \$1,900.

Annual compensation of clerk, paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884: July 1, 1883, 2 per cent., \$11,561.67; January 1, 1884, 2 per cent., \$11,884.30.

Total expense of institution for the twelve months ending May 31, 1884, \$2,195.02.

Amount of state tax paid last year, \$6,152.97.

No other taxes.

Indebtedness of trustees as principal, \$42,677.64; as surety, \$48,873.54.

Loans and investments are made by Geo. A. Bingham, Henry L. Tilton, O. C. Hatch, who meet every Monday.

Reports are made as required by law.

This bank receives 3 per cent. interest on its deposits in Boston bank.

Increase of depositors since last examination by bank commissioners, 181; increase of deposits since last examination, \$70,542.74.

None of the bank's assets in Boston for safe keeping.

Number of single loans of \$1,000 or less to separate parties in the state, 108.

Total amount of loans, \$459,768.16.

Total amount of investments, \$105,085.

Largest amount loaned to any individual, corporation, or company, \$13,000.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

No interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE LITTLETON SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY, CITY, TOWN, AND DISTRICT.			
City of St. Johnsbury, Vt., 5s.....	\$1,030.00	\$1,000.00	\$1,000.00
“ Quincy, Ill., 6s.....	1,000.00	1,000.00	950.00
“ Sioux, Iowa, 6s.....	4,200.00	4,000.00	4,000.00
“ Kansas, Mo., 8s.....	2,300.00	2,000.00	2,000.00
“ Des Moines, Iowa, 7s.....	3,180.00	3,000.00	3,000.00
“ Cleveland, O., 5s.....	3,150.00	3,000.00	3,000.00
“ Lincoln, Neb., 10s.....	1,070.00	1,000.00	1,000.00
“ Pique, O., 6s.....	3,150.00	3,000.00	3,000.00
“ Dubuque, Iowa, 6s.....	2,100.00	2,000.00	1,800.00
“ Indianapolis, Ind., 6s.....	2,100.00	2,000.00	2,000.00
“ Muscatine, Iowa, 6s.....	2,000.00	2,000.00	1,600.00
“ East Saginaw, Mich., 7s.....	2,140.00	2,000.00	2,000.00
Town of Haverhill, N. H., 6s.....	1,133.00	1,100.00	1,100.00
School-district, Union, Littleton, N. H., 73-10s.....	500.00	500.00	500.00
“ No. 2, Arapahoe Co., Col., 6s.....	5,150.00	5,000.00	5,000.00
“ No. 1, Pueblo Co., Col., 10s.....	1,550.00	1,500.00	1,425.00
	\$35,753.00	\$34,100.00	\$33,375.00
RAILROAD.			
Toledo, Delphos & Burlington, 7s.....	\$2,500.00	\$10,000.00	\$9,800.00
MISCELLANEOUS.			
Apthorp Reservoir Co., 6s.....	\$10,000.00	\$10,000.00	\$10,000.00
Opera Block Co., Littleton, 6s.....	9,000.00	9,000.00	9,000.00
Old Colony Steamboat Co., 6s.....	3,210.00	3,000.00	3,210.00
Mt. Washington Hotel Co., 8s.....	5,250.00	5,000.00	5,000.00
	\$27,460.00	\$27,000.00	\$27,210.00
STOCKS.			
BANK.			
Citizens' National, Tilton.....	\$1,575.00	\$1,500.00	\$1,500.00
Littleton “ Littleton.....	20, 22.00	14,100.00	14,100.00
Laconia “ Laconia.....	1,875.00	1,500.00	1,500.00
Second “ Nashua.....	3,852.00	3,600.00	3,600.00
Lake “ Wolfeborough.....	5,150.00	5,000.00	5,000.00
Des Moines “ Des Moines.....	5,150.00	5,000.00	5,000.00
Sioux “	4,000.00	4,000.00	4,000.00
	\$41,624.00	\$34,700.00	\$34,700.00

LOAN AND TRUST SAVINGS BANK.—CONCORD.

J. E. SARGENT, *President.*GEORGE A. FERNALD, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,472,210.81	\$1,472,210.81
Guaranty fund.....	32,500.00	32,500.00
Surplus.....	69,412.88	69,412.88
Premium on stocks and bonds.....	16,849.56	.....
	<u>\$1,590,973.25</u>	<u>\$1,574,123.69</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$360,867.75	\$360,867.75	\$360,867.75
Loans secured by mortgage on local real estate	162,424.00	162,424.00	162,424.00
Loans on personal security	264,968.11	264,968.11	264,968.11
Loans on collateral security	223,261.00	223,261.00	223,261.00
U. S. bonds.....	11,300.00	10,000.00	10,250.00
Territory of Dakota.....	5,050.00	5,000.00	5,000.00
County, city, town, and district bonds....	233,176.00	224,038.15	223,941.44
Railroad bonds.....	125,150.00	120,000.00	125,337.50
Railroad stock.....	2,800.00	1,400.00	2,800.00
Bank stock.....	45,569.00	34,300.00	39,454.00
Manufacturing stock.....	20,000.00	20,000.00	20,000.00
Miscellaneous bonds	60,400.00	60,000.00	60,212.50
Miscellaneous stocks.....	10,400.00	10,000.00	10,000.00
Balance on deposit in national banks....	45,804.47	45,804.47	45,804.47
Real estate acquired or held by foreclosure	14,063.01	14,063.01	14,630.01
Cash on hand	5,739.91	5,739.91	5,739.91
	<u>\$1,590,973.25</u>	<u>\$1,561,866.40</u>	<u>\$1,574,123.69</u>

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883, including gain on real estate.....		\$91,744.00
Deduct expenses for 1883.....	\$4,659.12	
Deduct state tax for 1883.....	13,251.64	\$17,910.76
Net profits to be accounted for.....		<u>\$73,833.24</u>
Dividend of 4 per cent., July 1, 1883	\$51,330.14	
Extra dividend of $\frac{2}{3}$ of 1 per cent. for two years.	15,186.74	
Carried to guaranty fund.....	6,500.00	
Balance of profits for 1883 after paying extra dividends	816.36	
Net profits (as above) accounted for.....		<u>\$73,833.24</u>
Guaranty fund Jan. 1, 1883.....	\$26,000.00	
Other undivided profits Jan. 1, 1883.....	46,373.98	
Total surplus profits Jan. 1, 1883.....		<u>\$72,373.98</u>
Guaranty fund Jan. 1, 1884.....	\$32,500.00	
Other undivided profits Jan. 1, 1884.....	47,190.34	
Total surplus profits Jan. 1, 1884.....		<u>\$79,690.34</u>
Increase for the year 1883.....		<u>\$7,316.36</u>

Surplus profits—Jan. 1, '81, \$43,679.77; Jan. 1, '82, \$54,481.50; Jan. 1, '83, \$72,373.98; Jan. 1, '84, \$79,690.34.

Incorporated 1872. Charter perpetual.

Examination completed April 10, 1884, by Buel C. Carter and George E. Gage.

Vice-President—J. S. Norris.

Trustees—J. E. Sargent, J. S. Norris, L. Downing, Jr., Silas Curtis, Walter Harriman, John F. Jones, Howard E. Dodge, H. J. Crippin, G. A. Fernald, Wm. K. McFarland, L. W. Cogswell, Paul R. Holden.

Treasurer's bonds, \$120,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bonds, April 29, 1878, Jan. 1, 1881, and Dec. 21, 1882. Sureties of bonds able to respond. Bonds deposited with president for safe keeping.

Clerk—Fred N. Ladd.

Annual compensation of treasurer, \$2,000.

Annual compensation of clerk, \$800.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884—July 1, 1883, 4 per cent., \$51,330.14.

Extra dividend of $\frac{2}{3}$ of 1 per cent., amounting to \$15,186.74, declared July 1, 1883.

Total expense of institution for the twelve months ending April 5, 1884, \$4,721.32.

Amount of state tax paid last year, \$13,251.64.

No indebtedness of trustees as principal or surety.

Loans and investments are made by J. E. Sargent, J. S. Norris, L. Downing, Jr., J. F. Jones, and H. A. Dodge.

Reports are made as required by law.

This bank receives 3 per cent. interest on its deposits in Boston banks.

Increase of depositors since last examination by bank commissioners, 360.

Increase of deposits since last examination, \$117,801.38.

Number of single loans of \$1,000 or less to separate parties in the state, 142.

Total amount of loans, \$1,011,520.86.

Total amount of investments, \$496,995.44.

Largest amount loaned to any individual, corporation, or company, \$15,000.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

Amount of interest unpaid for over six months, \$2,766.51.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS OF THE CONCORD LOAN AND TRUST SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
U. S. bonds, 4 $\frac{1}{2}$ s.....	\$11,360.00	\$10,000.00	\$10,250.00
STATE.			
Territory of Dakota, 6s.....	\$5,050.00	\$5,000.00	\$5,000.00
COUNTY, CITY, TOWN, AND DISTRICT.			
County of Barton, Kan., 7s.....	\$2,100.00	\$2,000.00	\$1,880.00
“ Kingman, Kan., 6s.....	5,600.00	5,000.00	5,582.50
“ Peoria, Ill., 7s.....	2,000.00	2,000.00	2,020.00
“ Jackson, Kan., 7s.....	3,000.00	3,000.00	2,100.00
“ Los Alamos, Col., 7s.....	5,000.00	5,000.00	4,900.00
“ Marion, Ind., 6s.....	5,200.00	5,000.00	4,950.00
“ Pueblo, Col., 8s.....	5,100.00	5,000.00	5,150.00
“ Ringgold, Iowa, 6s.....	10,250.00	10,000.00	10,250.00
“ Sumner, Kan., 6s.....	10,500.00	10,000.00	10,250.00
“ Leavenworth, Kan., 6s.....	5,250.00	5,000.00	4,875.00
“ Park, Ind., 6s.....	5,000.00	5,000.00	4,950.00
City of Denver, Col., warrants, 10s.....	10,250.00	10,138.15	10,239.53
“ Des Moines, Iowa, 7s.....	2,100.00	2,000.00	2,080.00
“ Jeffersonville, Ind., 8s.....	6,130.00	6,000.00	6,130.00
“ New Philadelphia, O., 5 $\frac{1}{2}$ s.....	20,290.00	20,000.00	20,200.00
“ Mitchell, Ind., 7s.....	5,100.00	5,000.00	5,050.00
“ Montpelier, Ind., 8s.....	2,121.00	2,100.00	2,121.00
“ Lake, Ill., 7s.....	5,600.00	5,000.00	5,000.00
“ Dubuque, Iowa, 6s.....	7,650.00	7,500.00	6,625.00
“ Colorado Springs, Col., 7s.....	7,560.00	7,000.00	7,189.41
“ Aurora, Ind., 6s.....	5,100.00	4,800.00	4,944.00
“ St. Paul, Minn., 6s.....	5,200.00	5,000.00	4,387.50
“ Rock Island, Ill., 6s.....	5,200.00	5,000.00	4,700.00
“ Grand Rapids, Mich., 8s.....	6,000.00	5,000.00	4,975.00
“ Wooster, O., 8s.....	4,100.00	4,000.00	4,125.00
“ St. Paul, Minn., 7s.....	5,600.00	5,000.00	4,837.50
“ Centreville, Ind., 6s.....	1,500.00	1,500.00	1,477.50
“ Sterling, Ill., 7s.....	5,200.00	5,000.00	4,900.00
“ Cleveland, O., 6s.....	5,600.00	5,000.00	5,212.50
“ Columbus, O., 6s.....	5,500.00	5,000.00	5,250.00
“ Muncie, Ind., 6s.....	7,280.00	7,000.00	7,050.00
“ Kankakee, Ill., 8s.....	2,000.00	2,000.00	2,120.00
“ Vergennes, Vt., 6s.....	3,050.00	3,000.00	3,045.00
“ Bedford, Ind., 6s.....	5,000.00	5,000.00	4,850.00
“ Bellevue, O., 8s.....	5,400.00	5,000.00	5,000.00
“ Wichita, Kan., 6s.....	5,125.00	5,000.00	5,125.00
“ East St. Louis, Ill., 10s.....	5,000.00	5,000.00	5,125.00
Raymond township, Kan., 10s.....	5,300.00	5,000.00	5,300.00
Greeley “ 10s.....	2,100.00	2,000.00	2,100.00
Ind. School Dist., Maple co., Iowa, 6 $\frac{1}{2}$ s.....	2,000.00	2,000.00	2,000.00
Sch'l Dist. No. 34, Brownsville co., Neb., 7s.....	6,500.00	6,000.00	6,360.00
“ “ 3, McPherson co., Kan., 6s.....	4,600.00	4,500.00	4,590.00
Ind. School Dist., Ottumwa, Iowa, 6s.....	5,050.00	5,000.00	5,025.00
	\$233,176.00	\$224,038.15	\$223,941.44
RAILROAD.			
New York & New England, 7s.....	\$26,000.00	\$25,000.00	\$27,500.00
Northern Pacific, 6s.....	10,150.00	10,000.00	10,250.00
Oregon Short Line, 6s.....	19,000.00	20,000.00	19,575.00
Pueblo & Arkansas Valley, 7s.....	11,800.00	10,000.00	11,300.00
Minneapolis & St. Louis, 7s.....	17,700.00	15,000.00	16,462.50
Boston, Concord & Montreal, 7s.....	15,500.00	15,000.00	15,000.00
Utah Central, 6s.....	25,000.00	25,000.00	25,250.00
	\$125,150.00	\$120,000.00	\$125,337.50

SCHEDULE OF THE STOCKS OF THE CONCORD LOAN AND TRUST SAVINGS BANK.

STOCKS.	Market Value.	Par Value.	Value on books.
BANK.			
Merchants' National, Kansas City, Mo....	\$5,606.00	\$5,000.00	\$5,500.00
Lake " Wolfeborough.....	2,369.00	2,300.00	1,909 00
National State Capital, Concord.....	24,750 00	15,000.00	20,175.00
Second National, Manchester.....	5,250.00	5,000.00	5,000.00
First " Nashua.....	1,000.00	1,000.00	1,021.00
Second " ".....	6,600.00	6,000.00	5,859.00
	\$45,569.00	\$34,300.00	\$39,454.00
RAILROAD.			
Concord.....	\$2,800.00	\$1,400.00	\$2,800.00
MANUFACTURING.			
Union Manufacturing Co. bonds, 6s.....	10,000.00	\$10,000.00	\$10,000.00
Seymour, Sabine & Co., preferred.....	10,000 00	10,000.00	10,000.00
	\$20,000.00	\$20,000.00	\$20,000.00
MISCELLANEOUS BONDS.			
Iowa Loan and Trust Co., debentures.....	\$20,000.00	\$20,000.00	\$20,000.00
Des Moines Street Railway, 6s.....	10,000.00	10,000.00	10,000.00
Ottumwa Water-Works, 6s.....	10,200.00	10,000.00	10,200.00
Parsons Water Co., 6s.....	5,000.00	5,000.00	4,900.00
Niles Water-Works, 7s.....	5,200 00	5,000.00	5,125.00
Brainard Water Co., 7s.....	5,000.00	5,000.00	5,000.00
Winfield Water Co., 6s.....	5,000 00	5,000.00	5,000.00
	\$60,400.00	\$60,000 00	\$60,212.50
MISCELLANEOUS STOCKS.			
Iowa Loan & Trust Co.....	\$10,400.00	\$10,000.00	\$10,000.00

MANCHESTER SAVINGS BANK.—MANCHESTER.

DANIEL CLARK, *President*.CHARLES E. BALCH, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$4,361,417.58	\$4,361,417.58
Guaranty fund.....	150,000 00	150,000 00
Surplus.....	189,539.32	189,539.32
Premium on stocks and bonds.....	151,585.33	.....
	<hr/>	<hr/>
	\$4,852,542.23	\$4,700,956.90

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by mortgage on local real estate.....	\$923,770.00	\$923,770.00	\$923,770.00
Loans on personal security.....	1,362,260.91	1,362,260.91	1,362,260.91
Loans on collateral security.....	1,164,941.45	1,164,941.45	1,164,941.45
U. S. bonds.....	118,500.00	100,000.00	100,000.00
State bonds.....	31,250.00	25,000.00	24,000.00
County, city, town, and district bonds....	299,630.00	269,500.00	265,065.00
Railroad bonds.....	72,000.00	683,500.00	670,178.42
Railroad stock.....	105,600.00	81,500.00	83,600.00
Bank stock.....	72,567.00	62,980.00	61,618.25
Manufacturing stock.....	6,250.00	5,000.00	5,000.00
Miscellaneous bonds.....	27,250.00	25,000.00	25,000.00
Balance deposited in Manchester Nat. B'k	15,522.87	15,522.87	15,522.87
	<hr/>	<hr/>	<hr/>
	\$4,852,542.23	\$4,718,975.23	\$4,700,975.23

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....	\$244,797.49
Deduct expenses for 1883.....	\$8,018.12
Deduct state tax for 1883.....	41,361.21
Deduct items charged off.....	200.00
	<hr/>
	\$49,579.33
	<hr/>
Net profits to be accounted for.....	\$195,218.16
Dividend of 4 per cent., July 1, 1883.....	\$157,088.95
Carried to guaranty fund.....	25,000.00
Balance of profits for 1883.....	13,129.21
Net profits (as above) accounted for.....	<hr/>
	\$195,218.16
Guaranty fund January 1, 1883.....	\$125,000.00
Other undivided profits January 1, 1883.....	151,592.09
Total surplus profits January 1, 1883.....	<hr/>
	\$276,592.09
Guaranty fund, January 1, 1884.....	\$150,000.00
Guaranty fund January 1, 1884.....	164,721.30
Total surplus profits, January 1, 1884.....	<hr/>
	\$314,721.30
	<hr/>
Increase for the year 1883.....	\$38,129.21

Surplus profits—Jan. 1, 1881, \$222,773.37; Jan. 1, 1882, \$231,366.80; Jan. 1, 1883, \$276,592.19; Jan. 1, 1884, \$314,721.30.

Incorporated 1846. Charter perpetual

Examination completed March 5, 1884, by Buel C. Carter and George E. Gage.

Trustees—Nathan Parker, Charles Wells, Chas. D. McDuffee, C. W. Stanley, B. F. Martin, C. F. Warren, W. M. Parker, S. W. Bourne.

Treasurer's bond, \$250,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, July 25, 1883.

Sureties of bond able to respond. Bond deposited with Nathan Parker, trustee, for safe keeping.

Clerks—W. B. Stearns, G. H. Holbrook.

Annual compensation of treasurer, \$7,500.

Annual compensation of clerks paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending January 2, 1884: July, 1883, 4 per cent., \$157,088.95.

Total expense of institution for the twelve months ending January 2, 1884, \$8,018.12.

Amount of state tax paid last year, \$41,361.21.

Loans and investments are made by committee of investment, with treasurer, who meet weekly.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 363.

Decrease of deposits since last examination, \$235,406.08.

Number of single loans of \$1,000 or less, to separate parties in the state, 67.

Total amount of loans, \$3,450,972.36.

Total amount of investments, \$1,234,461.67.

Largest amount loaned to any individual, corporation, or company, \$145,000.

No debts believed by the trustees to be bad.

No debts believed by the trustees to be doubtful.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF BONDS OF THE MANCHESTER SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
U. S. bonds, 4s.	\$62,000 00	\$50,000.00	\$50,000.00
“ “ 4½s.	56,500 00	50,000.00	50,000.00
	\$118,500.00	\$100,000.00	\$100,000.00
New Hampshire.....	\$31,250.00	\$25,000.00	\$24,000.00
CITY.			
Manchester, N. H., 6s.	\$30,600.00	\$27,500.00	\$27,500.00
St. Louis, Mo., 6s.	22,765.00	22,000.00	18,640.00
Cincinnati, O., 7 3-10s.	10,400.00	10,000.00	10,000.00
“ “ 7s.	18,000.00	15,000.00	15,000.00
Chicago, Ill., river imp., 7s.	16,050.00	15,000.00	15,000.00
“ “ water, 1892, 7s.	11,300.00	10,000.00	10,000.00
“ “ 1895, 7s.	29,125.00	25,000.00	23,500.00
St. Paul, Minn., 5s.	10,000.00	10,000.00	10,275.00
“ “ 6s.	22,240 00	20,000 00	20,000.00
Toledo, O., 8s.	28,500.00	25,000.00	25,000.00
Indianapolis, Ind., 6s.	16,500.00	15,000.00	15,000.00
Cincinnati, O., 7 3-10s.	43,750.00	35,000.00	35,000.00
Springfield, O., 5s.	10,200.00	10,000.00	10,150.00
Minneapolis, Minn., 5s.	10,200.00	10,000.00	10 000.00
Terre Haute, Ind., 6s.	20,000.00	20,000.00	20,000.00
	\$299,630.00	\$269,500.00	\$265,065.00
RAILROAD.			
St. Paul & Northern Pacific, 6s.	\$10,000.00	\$10,000.00	\$9,975.00
Chicago, Milwaukee & St. Paul, 6s.	27,500.00	25.0 0.00	25,000 00
Old Colony, 6s.	35,400.00	30,000 00	30,000.00
Metropolitan, 7s.	25,000.00	25,000.00	25,937.50
Portland & Kennebec, 6s.	22,000 00	20,000 00	18,000.00
Ogdensburg & Lake Champlain, 8s.	30,900.00	30,000 00	30,000.00
Eastern, 6s.	17,050.00	15,500.00	15,500.00
Burlington, Mo., 4s.	16,600.00	20,000 00	16,931.25
Rutland, 5s.	10,800.00	18 000.00	15,000.00
Morris & Essex, 7s.	25,000.00	20,000.00	20,000.00
Michigan Central, 8s.	112,500 00	100,000.00	100,000.00
Boston, Concord & Montreal, 6s.	131,250.00	125.0 0.00	124,287.50
Chicago, Burlington & Quincy, 7s.	25,600.00	20,000 00	19,000.00
“ “ “ (Denver Ex), 4s.	21,000.00	25,000.00	21,312.50
Boston, Concord & Montreal, 7s.	27,500.00	25,000.00	25,000.00
Chicago & West Michigan, 5s.	17,400.00	20,000.00	19,234.67
Boston & Lowell, 6s.	32,700.00	30,000.00	30,000.00
Concord & Claremont, 7s.	100,800 00	90,000.00	90,000.00
Highland-street Ry., 6s.	11,000 00	10.0 0.00	10,000.00
Metropolitan, 6s.	25,000.00	25,000.00	25,000.00
	\$725,000.00	\$683,500.00	\$670,178.42
MISCELLANEOUS.			
Old Colony Steamboat Co., 6s.	\$27,250.00	\$25,000.00	\$25,000.00

SCHEDULE OF STOCKS OF THE MANCHESTER SAVINGS BANK.

STOCKS.	Market Value.	Par Value.	Value on books.
BANK.			
City National.....	\$12,390.00	\$11,800.00	\$10,438.25
Sonhegan.....	2,730.00	2,600.00	2,600.00
Indian Head.....	1,600.00	1,280.00	1,280.00
Amoskeag.....	4,395.00	3,500.00	3,500.00
Tremont, Boston.....	6,420.00	6,000.00	6,000.00
Metropolitan, Boston.....	2,300.00	2,000.00	2,000.00
Nat. Bank of North America.....	8,640.00	8,000.00	8,000.00
Howard National.....	6,710.00	5,500.00	5,500.00
Boston National.....	6,227.00	5,300.00	5,300.00
Merchants' National.....	9,975.00	7,500.00	7,500.00
Columbian National.....	1,920.00	1,500.00	1,500.00
National Bank of Commerce.....	9,280.00	8,000.00	8,000.00
	\$72,567.00	\$62,980.00	\$61,618.25
RAILROAD.			
Pemigewasset Valley.....	\$25,000.00	\$25,000.00	\$25,000.00
Manchester & Lawrence.....	20,400.00	12,000.00	12,000.00
Suncook Valley.....	11,500.00	10,000.00	10,000.00
Concord & Portsmouth.....	19,600.00	14,000.00	14,000.00
Boston & Maine.....	16,800.00	10,500.00	10,500.00
Chicago, Burlington & Quincy.....	12,300.00	10,000.00	12,100.00
	\$105,600.00	\$81,500.00	\$83,600.00
MANUFACTURING.			
Manchester Mills.....	\$6,250.00	\$5,000.00	\$5,000.00

MASON VILLAGE SAVINGS BANK.—GREENVILLE.

SAMUEL HAINES, *President*.M. H. HARDY, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$110,627.54	\$110,627.54
Guaranty fund.....	3,594.97	3,594.97
Surplus.....	6,520.28	6,520.28
	<hr/>	
	\$120,742.79	
Premium on stocks and bonds impaired....	4,489.93	
	<hr/>	
	\$116,252.86	\$120,742.79

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by mortgage on local real estate.....	\$17,083.05	\$17,083.05	\$17,083.05
Loans on personal security.....	6,725.00	6,725.00	6,725.00
Loans on collateral security.....	892.00	892.00	892.00
County, city, town, and district bonds....	24,860.00	23,160.00	23,474.30
Railroad bonds.....	36,310.00	43,000.00	42,039.38
Railroad stock.....	15,060.00	13,000.00	16,776.25
Bank stock.....	9,240.00	8,400.00	8,470.00
Miscellaneous stocks.....	2,800.00	2,000.00	2,000.00
Balance on deposit in International Trust Co.....	3,055.57	3,055.57	3,055.57
Cash on hand.....	227.24	227.24	227.24
	<hr/>	<hr/>	<hr/>
	\$116,252.86	\$122,542.86	\$120,742.79

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....	\$7,827.74
Deduct expenses for 1883.....	\$404.10
Deduct state tax for 1883.....	1,081.43
	<hr/>
	\$1,485.53

Net profits to be accounted for.....	\$6,342.21
Dividend of 2 per cent. July 1, 1883.....	\$2,048.65
Dividend of 2 per cent. January 1, 1884.....	2,023.91
Carried to guaranty fund.....	514.66
Balance of profits for 1883.....	1,754.99
Net profits (as above) accounted for.....	<hr/>
Guaranty fund January 1, 1883.....	\$3,405.45
Other undivided profits January 1, 1883.....	2,805.34
Total surplus profits January 1, 1883.....	<hr/>
Guaranty fund January 1, 1884.....	\$3,920.11
Other undivided profits January 1, 1884.....	4,560.33
Total surplus profits January 1, 1884.....	<hr/>
	\$8,480.44

Increase for the year 1883.....	\$2,269.65
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Surplus profits—Jan. 1, 1881, \$2,621.46; Jan. 1, 1882, \$4,143.28; Jan. 1, 1883, \$6,210.79; Jan. 1, 1884, \$8,480.44.

Incorporated 1870. Charter perpetual.

Examination completed October 30, 1883, by George E. Gage.

Vice-Presidents—I. Wheeler, M. C. Dodge, A. Scripture, B. H. Savage.

Trustees—Samuel Haines, I. Wheeler, M. C. Dodge, Amos Scripture, B.

H. Savage, F. Merriam, Geo. F. Merriam, S. H. Balcom, M. L. Bar-

rett, Geo. W. Sargent, F. P. Bacon, E. D. Gegenheimer, John Ken-

ney, M. H. Hardy, Chas. E. Marsh, Thos. Hays.

Treasurer's bond, \$30,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond January 20, 1883.

Sureties of bond able to respond. Bond deposited with president for safe keeping.

Clerk—Chas. F. Marshall.

Annual compensation of treasurer, \$300.

Annual compensation of clerk paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884: July 1, 1883, 2 per cent.,

\$2,048.65; January 1, 1884, 2 per cent., \$2,023.91.

Total expense of institution for the 12 months ending October 1, 1883, \$404.04.

Amount of state tax paid last year, \$1,081.43.

No losses charged off since last examination.

No other taxes.

Indebtedness of trustees as principal, \$635; none as surety.

Loans and investments are made by Samuel Haines, M. H. Hardy, Geo.

F. Merriam, S. H. Bacon, and M. L. Barrett, who meet as required.

Reports are made as required by law.

This bank receives 3 per cent. interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 11;

increase of deposits since last examination, \$54.07.

Amount of bank's assets in Boston for safe keeping, \$84,160.

Number of single loans of \$1,000 or less to separate parties in the state, 42.

Total amount of loans, \$24,700.05.

Total amount of investments, \$92,759.93.

Largest amount loaned to any individual, corporation, or company, \$2,000.

No debts believed by the trustees to be bad.

Amount of debts which the trustees believe to be doubtful, none.

Amount of interest unpaid for over six months, \$400.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF BONDS OF THE MASON VILLAGE SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Quincy, Ill., 6s.	\$6,000.00	\$6,000.00	\$5,610.00
“ Dubuque, Ia., 6s.	5,250.00	5,000.00	5,075.00
“ Cincinnati, O., 6s.	2,400.00	2,400.00	2,120.00
“ Minneapolis, Ind., 4s.	2,050.00	2,000.00	2,035.00
Owego water bonds, N. Y., 6s.	3,050.00	3,000.00	3,045.00
Dist. of Columbia, 7s.	3,600.00	3,000.00	3,142.50
“ No. 12, Osage co. (school bond), 10s	160.00	160.00	156.80
Massachusetts, 5s.	1,150.00	1,000.00	1,170.00
Cambridge, 5s.	1,200.00	1,000.00	1,120.00
	\$24,800.00	\$23,160.00	\$23,474.30
RAILROAD.			
Union Pacific, sinking fund, 8s.	\$10,710.00	\$9,000.00	\$8,216.88
Massachusetts Central.	1,800.00	10,000.00	9,922.50
Northern Pacific, 6s.	10,000.00	10,000.00	10,250.00
N. Y. & N. E.	4,080.00	4,000.00	4,250.00
Chicago, Milwaukee & St. Paul, 5s.	2,820.00	3,000.00	2,820.00
Union Pacific, collateral trust, 6s.	3,180.00	3,000.00	3,180.00
Chicago, Burlington & Quincy, 4s.	3,720.00	4,000.00	3,400.00
	\$36,310.00	\$43,000.00	\$42,939.38
STOCKS.			
BANK.			
Second National, Nashua.	\$9,240.00	\$8,400.00	\$8,470.00
RAILROAD.			
Union Pacific.	\$11,900.00	\$14,000.00	\$13,491.25
Atch., Topeka & Santa Fé.	3,160.00	4,000.00	3,285.00
	\$15,060.00	\$18,000.00	\$16,776.25
MISCELLANEOUS.			
N. H. Fire Insurance Co.	\$2,800.00	\$2,000.00	\$2,000.00

MECHANICS' SAVINGS BANK.—MANCHESTER.

HENRY E. BURNHAM, *President.*JOSIAH CARPENTER, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$231,002.16	\$231,002.16
Guaranty fund.....	3,223.12	3,223.12
Surplus.....	5,288.14	5,288.14
	<u>\$239,513.42</u>	
Premium on stocks and bonds, impaired.....	249.52	
	<u>\$239,263.90</u>	<u>\$239,513.42</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$25,825.00	\$25,825.00	\$25,825.00
“ “ “ mortgages on local real estate.....	35,597.42	35,597.42	35,597.42
Loans on personal security.....	69,975.00	69,975.00	69,975.00
Loans on collateral security.....	9,300.00	9,300.00	9,300.00
U. S. bonds.....	1,302.00	1,050.00	1,050.00
Railroad bonds.....	46,980.00	49,000.00	51,125.27
Railroad stock.....	4,000.00	5,000.00	4,756.25
Bank stock.....	24,900.00	22,500.00	22,500.00
Manufacturing stock.....	4,000.00	2,000.00	2,000.00
Balance on deposit in national banks.....	17,384.48	17,384.48	17,384.48
	<u>\$239,263.90</u>	<u>\$237,631.90</u>	<u>\$239,513.42</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....	\$14,028.43
Deduct expenses for 1883.....	\$1,282.55
Deduct state tax for 1883.....	2,143.72
	<u>\$3,426.27</u>
Net profits to be accounted for.....	\$10,602.16
Dividend of 4 per cent., Oct. 1, 1883.....	\$8,987.23
Carried to guaranty fund.	989.75
Balance of profits for 1883.....	625.18
Net profits (as above) accounted for.....	<u>\$10,602.16</u>
Guaranty fund Jan. 1, 1883.....	\$2,233.37
Other undivided profits Jan. 1, 1883.....	3,625.33
Total surplus profits, Jan. 1, 1883.....	<u>\$5,858.70</u>
Guaranty fund Jan. 1, 1884.....	\$3,223.12
Other undivided profits Jan. 1, 1884.....	4,250.51
Total surplus profits Jan. 1, 1884.....	<u>\$7,473.63</u>
Increase for the year 1883.....	<u>\$1,614.93</u>
Surplus profits Jan. 1, '81, \$3,175.04; Jan. 1, '82, \$4,565.31; Jan. 1, '83, \$5,858.70; Jan. 1, '84, \$7,473.63.	

Incorporated 1876. Charter perpetual.

Examination completed April 5, 1884, by Buel C. Carter and George E. Gage.

Trustees—H. E. Burnham, N. S. Bean, Geo. W. Dodge, F. P. Carpenter, S. N. Bourne, C. T. Means, J. Carpenter.

Treasurer's bond, \$30,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, Jan. 19, 1882.

Sureties of bond able to respond. Bond deposited with president for safe keeping.

Annual compensation of treasurer, \$600.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884: Oct. 1, 1883, 4 per cent. \$8,987.23.

Total expense of institution for the twelve months ending May 31, 1884, \$1,282.55.

Amount of state tax paid last year, \$2,143.72.

No other taxes.

Loans and investments are made by executive committee and treasurer.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 23.

Increase of deposits since last examination, \$22,817.36.

Number of single loans of \$1,000 or less to separate parties in the state, 15.

Total amount of loans, \$140,697.42.

Total amount of investments, \$79,431.52.

Largest amount loaned to any individual, corporation, or company, \$10,000.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

No interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE MECHANICS' SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
U. S. bonds, 4s.....	\$1,302.00	\$1,050.00	\$1,050.00
RAILROAD.			
New York & New England, 6s.....	\$4,500.00	\$5,000.00	\$5,350.00
“ “ car trust, 6s..	1,000.00	1,000.00	1,000.00
Chicago, Milwaukee & St. Paul, 7s.....	12,230.00	10,000.00	11,225.00
Atlantic & Pacific, 6s	4,600.00	5,000.00	5,187.50
Northern Pacific, 6s.....	15,000.00	15,000.00	15,212.50
Kansas City & Fort Scott, 7s.....	3,450.00	3,000.00	3,239.44
Mansfield & Framingham, 6s.....	5,200.00	5,000.00	5,060.83
Cincinnati & Northern, 6s.....	1,000.00	5,000.00	4,850.00
	\$46,980.00	\$49,000.00	\$51,125.27
STOCKS.			
BANK.			
Second National, Manchester.....	\$18,900.00	\$17,500.00	\$17,500.00
Pittsfield National, Pittsfield.....	6,000.00	5,000.00	5,000.00
	\$24,900.00	\$22,500.00	\$22,500.00
RAILROAD.			
Union Pacific.....	\$4,000.00	\$5,000.00	\$4,756.25
MANUFACTURING.			
Amoskeag Manufacturing Co.....	\$4,000.00	\$2,000.00	\$2,000.00

MECHANICS SAVINGS BANK.—NASHUA.

THOMAS P. PIERCE, *President.*J. W. WHITE, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$256,706.36	\$256,706.36
Guaranty fund.....	4,000.00	4,000.00
Surplus.....	8,263.62	8,263.62
	<hr/>	
Premium on stocks and bonds, impaired....	\$268,969.98 2,900.30	
	<hr/>	
	\$266,069.68	\$268,969.98

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$92,161.25	\$92,161.25	\$92,161.25
Loans secured by mortgages on local real estate.....	72,919.31	72,919.31	72,919.31
Loans on personal security.....	7,050.00	7,050.00	7,050.00
Loans on collateral security.....	4,000.00	4,000.00	4,000.00
County, city, town, and district bonds ...	55,305.65	59,730.95	58,555.95
Railroad bonds.....	5,025.00	7,300.00	7,000.00
Bank stock.....	17,950.00	15,200.00	16,250.00
Manufacturing stock.....	3,750.00	2,500.00	3,125.00
Real estate acquired or held by foreclosure	4,009.62	4,009.62	4,009.62
Cash on hand.....	3,898.85	3,898.85	3,898.85
	<hr/>		
	\$266,069.68	\$268,769.98	\$268,969.98

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....		\$12,148.62
Deduct expenses for 1883.....	\$2,316.71	
Deduct state tax for 1883.....	1,834.21	
	<hr/>	\$4,150.92
Net profits to be accounted for.....		\$7,997.70
Dividends declared but not earned		723.46
		<hr/>
		\$8,721.16
Dividend of 5 per cent., July 1, 1883.....	\$8,221.16	
Carried to guaranty fund.....	500.00	
Net profits (as above) accounted for.....	<hr/>	\$8,721.16
Guaranty fund Jan. 1, 1883 ...	\$3,500.00	
Other undivided profits Jan. 1, 1883.....	4,231.92	
Total surplus profits Jan. 1, 1883.....	<hr/>	\$7,731.92
Guaranty fund Jan. 1, 1884.....	\$4,000.00	
Other undivided profits Jan. 1, 1884.....	3,512.46	
Total surplus profits Jan. 1, 1884.....	<hr/>	\$7,512.46
Decrease for the year 1883.....		\$219.46
Surplus profits—Jan. 1, 1881, \$4,674.09; Jan. 1, 1882, \$6,346.92; Jan. 1, 1883, \$7,731.92; Jan. 1, 1884, \$7,512.46.		

Incorporated 1877. Charter perpetual.

Examination commenced March 19, 1884, by Buel C. Carter and Geo. E. Gage.

Trustees—Thomas P. Pierce, C. V. Dearborn, J. D. Chandler, Allen Wilson, C. E. Whitmarsh, C. D. Richardson, J. W. White, H. W. Gilman, J. H. Blake, John C. Lund, W. S. Jackman, K. Webster, Daniel Marshall.

Treasurer's bond, \$40,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, March 19, 1884. Sureties of bond able to respond. Bond deposited with C. V. Dearborn for safe keeping.

Clerks—F. M. Sargent, J. M. Pritchard.

Annual compensation of treasurer, nothing.

Annual compensation of clerks, \$634.07.

Officers have taken their official oath.

Dividends for the year ending March 1, 1884: July, 1883, 5 per cent., \$8,221.16.

Total expense of the institution for the twelve months ending March 1, 1884, \$1,431.70.

Amount of state tax paid last year, \$1,834.21.

Amount charged off as losses since last examination, \$400 in premium.

Amount of other taxes, \$197.50.

Indebtedness of trustees as principal, \$3,800.

Loans and investments are made by investing committee, including treasurer, who meet as occasion requires.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 425.

Increase of deposits since last examination, \$74,161.18.

Number of single loans of \$1,000 or less to separate parties in the state, 36.

Total amount of loans, \$176,130.56.

Total amount of investments, \$84,930.95.

Largest amount loaned to any individual, corporation, or company, \$35,000.

No debts believed by the trustees to be bad.

No debts believed to be doubtful.

Amount of interest unpaid for over six months, \$250.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE MECHANICS SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
CITY.			
Sioux Falls, funding, Ia., 7s.....	\$5,250.00	\$5,000.00	\$5,000.00
" bridge, Ia., 7s.....	5,550 00	11,000.00	11,000 00
Vermillion, board of education, Dak., 7s.	6,038 00	5,750.00	5,750 00
Morehead City, Minn., 7s.....	14,700.00	14,000.00	14,000.00
Rock Island, Ill., 8s.....	1,080.00	1,000.00	1,000.00
Tolman, Ia., 8s.....	735 00	700 00	700.00
Augusta, scrip, Kan., 8s.....	427.08	427.08	427.08
	\$33,780.08	\$37,877.08	\$37,877.08
COUNTY.			
Clay, Dak., 5s.....	\$9,500 00	\$9,500.00	\$8,275.00
Rice, Dak., 10s.....	550.00	500.00	550.00
Lake, Col., 8s.....	45 0 00	5,000 00	5,000.00
Cass and Barnes, warrants, 10s.....	5,209 57	5,209.57	5,209.57
	\$19,759.57	\$20,209.57	\$19,034.57
SCHOOL-DISTRICT.			
No. 73, Harvey county, Kan., 10s.....	\$886.00	\$844.30	\$444.30
No. 92, Cass county, Dak., 8s.....	880.00	800.00	800.00
	\$1,766.00	\$1,644.30	\$1,644.30
RAILROAD.			
St. Louis & San Francisco, Col. trust, 7s.	\$4,200 00	\$4,000 00	\$4,000.00
Texas, Col., trust.....	75.00	300.00	300.00
Texas Trunk Railway.....	750.00	3,000.00	2,700.00
	\$5,025.00	\$7,300 00	\$7,000.00
STOCKS.			
BANK.			
Great Falls National.....	\$6,300.00	\$4,200 00	\$5,250.00
Second National, Nashua.....	10,600.00	10,000 00	10,000.00
Sioux City, Iowa.....	1,050.00	1,000.00	1,000.00
	\$17,950.00	\$15,200.00	\$16,250.00
MANUFACTURING.			
Nashua Card and Glazed Paper Co.....	\$3,750.00	2,500 00	\$3,125.00

MEREDITH VILLAGE SAVINGS BANK.—MEREDITH VILLAGE.

JOSEPH W. LANG, *President.*SENECA A. LADD, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$296,826.40	\$296,826.40
Guaranty fund.....	14,300.00	14,300.00
Surplus.....	11,078.51	11,078.51
Premium on stocks and bonds.....	2,140.00	.....
	<u>\$324,344.91</u>	<u>\$322,204.91</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$290,248.20	\$290,248.20	\$290,248.20
" mortgage on local real estate.....	3,791.50	3,791.50	3,791.50
Loans on personal security.....	8,244.66	8,244.66	8,244.66
Loans on collateral security.....	2,170.00	2,170.00	2,170.00
County, city, town, and district bonds...	5,000.00	4,000.00	3,850.00
Railroad bonds.....	6,380.00	6,000.00	5,390.00
Railroad stock.....	200.00	400.00	200.00
Manufacturing stock.....	700.00	1,400.00	1,400.00
Balance on deposit in First National Bank, Boston.....	1,467.34	1,467.34	1,467.34
Real estate acquired or held by foreclosure.....	3,468.69	3,408.69	3,408.69
Cash on hand.....	2,734.52	2,734.52	2,734.52
	<u>\$324,344.91</u>	<u>\$323,864.91</u>	<u>\$322,204.91</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....	\$19,680.39
Deduct expenses for 1883.....	\$963.60
Deduct state tax for 1883.....	2,490.29
	<u>\$3,452.89</u>
Net profits to be accounted for.....	\$16,227.50
Dividend of 2½ per cent., June 30, 1883.....	\$5,938.68
Dividend of 2½ per cent., December 31, 1883...	6,755.86
Carried to guaranty fund.....	2,300.00
Balance of profits for 1883.....	1,232.96
Net profits (as above) accounted for.....	<u>\$16,227.50</u>
Guaranty fund January 1, 1883.....	\$12,000.00
Other undivided profits January 1, 1883.....	2,079.07
Total surplus profits January 1, 1883.....	<u>\$14,079.07</u>
Guaranty fund January 1, 1884.....	\$14,300.00
Other undivided profits January 1, 1884.....	3,312.03
Total surplus profits January 1, 1884.....	<u>\$17,612.03</u>
Increase for the year 1883.....	<u>\$3,532.96</u>

Surplus profits—Jan. 1, 1881, \$11,667; Jan. 1, 1882, \$12,803; Jan. 1, 1883, \$14,079; Jan. 1, 1884, \$17,612.

Incorporated 1869. Charter perpetual.

Examination completed May 16, 1884, by Buel C. Carter.

Trustees—J. W. Beede, S. W. Rollins, J. W. Lang, E. Stevens, E. Bickford, R. S. Kennison, C. P. St. Clair.

Treasurer's bond, \$30,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, June 6, 1874. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Annual compensation of treasurer, \$1,000.

Officers have taken their official oath.

Dividends for the year ending May 1, 1884: July 1, 1883, $2\frac{1}{2}$ per cent., \$5,938.68; January 1, 1884, $2\frac{1}{2}$ per cent., \$6,755.86.

Extra dividend of $2\frac{1}{2}$ per cent., amounting to \$5,291.35, declared January 1, 1883.

Total expense of institution for the twelve months ending May 1, 1884, \$941.62.

Amount of state tax paid last year, \$2,490.29.

Indebtedness of trustees as surety, \$150.

Loans and investments are made by committee of trustees, who meet as occasion requires.

Reports are made as required by law.

This bank receives $2\frac{1}{2}$ per cent. interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 148.

Increase of deposits since last examination, \$70,258.48.

Number of single loans of 1,000 or less, to separate parties in the state, 66.

Total amount of loans, \$304,454.36.

Total amount of investments, \$10,140.

Largest amount loaned to any individual, corporation, or company, \$4,000.

No debts believed by the trustees to be bad.

None believed by the trustees to be doubtful.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF BONDS AND STOCKS OF THE MEREDITH VILLAGE SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
CITY.			
Grand Rapids, Mich., 8s.....	\$2,500.00	\$2,000.00	\$2,000.00
Minneapolis, Minn., 7s.....	2,500.00	2,000.00	1,850.00
	\$5,000.00	\$4,000.00	\$3,850.00
RAILROAD.			
Jackson, Lansing & Saginaw, 8s.....	\$4,680.00	\$4,000.00	\$4,090.00
Phil & Reading, 7s.....	1,100.00	1,000.00	1,000.00
Consolidated R. R. of Vermont, 5s.....	600.00	1,000.00	300.00
	\$5,380.00	\$6,000.00	\$5,390.00
STOCKS.			
Consolidated R. R. of Vermont.....	\$200.00	\$400.00	\$200.00
Meredith Mechanic Association.....	\$700.00	\$1,400.00	\$700.00

MERRIMACK COUNTY SAVINGS BANK.—CONCORD.

LYMAN D. STEVENS, *President.*JOHN KIMBALL, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$761,055.26	\$761,055.26
Guaranty fund.....	35,000.00	35,000.00
Surplus.....	22,962.48	22,962.48
Premium on stocks and bonds.....	18,496.00	.....
	<u>\$837,513.74</u>	<u>\$819,017.74</u>

Resources.

	Market Value.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$152,787.40	\$152,787 00	\$152,787.40
Loans secured by mortgages on local real estate.....	87,041.95	87,041.95	87,041.95
Loans on personal security.....	39,438.00	39,438.00	39,438.00
Loans on collateral security.....	84,106.87	84,106.87	84,106.87
County, city, town, and district bonds....	110,920.00	100,000.00	99,965.00
Railroad bonds.....	224,255.00	231,000.00	231,675.00
Railroad stock.....	51,081.00	41,700.00	39,440.00
Bank stock.....	9,290.00	6,000.00	7,860.00
Miscellaneous bonds.....	60,150.00	53,400.00	55,300.00
Balance on deposit in National Banks....	20,255.01	20,255 01	20,255.01
Real estate.....	400.00	400.00	400.00
Cash on hand.....	748.51	748 51	748.51
	<u>\$837,513.74</u>	<u>\$813,377.74</u>	<u>\$819,017.74</u>

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....		\$47,451.03
Deduct expenses for 1883.....	\$3,078.64	
Deduct state tax for 1883.....	6,850.65	
Deduct premium on stocks and bonds.....	2,469.90	
Deduct items charged off.....	1,558.35	
	<u> </u>	<u>\$13,957.54</u>
Net profits to be accounted for.....		\$33,493.49
Dividend of 4 per cent., October 1, 1883.....	\$26,348.80	
Carried to guaranty fund.....	5,000.00	
Balance of profits for 1883.....	2,144.69	
Net profits (as above) accounted for.....	<u> </u>	<u>\$33,493.49</u>
Guaranty fund, January 1, 1883.....	\$30,000.00	
Other undivided profits January 1, 1883.....	9,327.94	
Total surplus profits, January 1, 1883.....	<u> </u>	<u>\$39,327.94</u>
Guaranty fund January 1, 1884.....	\$35,000.00	
Other undivided profits January 1, 1884.....	11,472.63	
Total surplus profits January 1, 1884.....	<u> </u>	<u>\$46,472.63</u>
Increase for the year 1883.....		\$7,144.69

Surplus profits—Jan. 1, 1881, \$21,248.28; Jan. 1, 1882, \$30,798.45; Jan. 1, 1883, \$39,327.94; Jan. 1, 1884, \$46,472.63.

Incorporated 1867. Charter perpetual.

Examination completed April 8, 1884, by Buel C. Carter and George E. Gage.

Vice-President—Wm. M. Chase.

Trustees—L. D. Stevens, Wm. M. Chase, John Kimball, J. M. Hill, Woodbridge Odlin, G. A. Cummings, Moses T. Willard, Geo. W. Crockett, Daniel Holden, I. A. Hill, L. A. Smith, L. H. Carroll, J. L. Mason.

Treasurer's bond, \$100,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, April 13, 1883. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Clerk—Frank P. Andrews.

Annual compensation of treasurer, \$2,000.00.

Annual compensation of clerk paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending March 31, 1884: October 1, 1883, 4 per cent., \$26,348.80.

Total expense of the institution for the twelve months ending March 31, 1884, \$3,078.64.

Amount of state tax paid last year, \$6,850.65.

Indebtedness of trustees as principal, \$3,050; as surety, \$10,700.

Loans and investments are made by president and executive committee of three, who meet Tuesday of every week.

Reports are made as required by law.

This bank receives 3 per cent. interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 146.

Increase of deposits since last examination, \$78,353.77.

Number of single loans of \$1,000 or less to separate parties in the state, 102.

Total amount of loans, \$363,374.22.

Total amount of investments, \$434,240.

Largest amount loaned to any individual, corporation, or company, \$10,000.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS OF THE MERRIMACK COUNTY SAVINGS
BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Jasper, Ill., 7s.....	\$10,900.00	\$10,000.00	\$9,400.00
Douglas, Neb., 7s.....	6,360.00	6,000.00	5,250.00
Vermillion, Ill., 10s.....	3,300.00	3,000.00	3,000.00
City of Cincinnati, O., 7s.....	6,350.00	5,000.00	5,500.00
“ Kansas, Mo., 8s.....	12,000.00	10,000.00	10,000.00
“ Grand Rapids, Mich., 8s.....	12,000.00	10,000.00	10,100.00
“ Kokomo, Ind., 8s.....	5,300.00	5,000.00	5,000.00
“ Minneapolis, Minn., 7s.....	2,500.00	2,000.00	2,150.00
“ Marshalltown, Iowa, 8s.....	21,710.00	18,000.00	18,500.00
“ Des Moines, Iowa, 7s.....	6,100.00	6,000.00	5,825.00
“ Monticello, Ind., 10s.....	5,000.00	5,000.00	4,940.00
Erie township, Kan., 10s.....	500.00	500.00	500.00
Brookville “ “.....	500.00	500.00	500.00
Lakeland “ Minn., 7s.....	5,500.00	5,000.00	5,000.00
Lake “ Ill., 7s.....	9,900.00	9,000.00	9,200.00
East St. Louis, township, Mo., 10s.....	3,000.00	5,000.00	5,000.00
	\$110,920.00	\$100,000.00	\$99,965.00
RAILROAD.			
Kansas Pacific, 6s.....	\$1,000.00	\$1,000.00	\$995.00
Jackson, Lansing & Saginaw, green, 8s...	5,650.00	5,000.00	5,000.00
“ “ “ white, 8s...	1,050.00	1,000.00	1,000.00
Union Pacific, sinking fund, 8s.....	34,500.00	30,000.00	31,100.00
Chicago, Burlington & Quincy, 4s.....	4,650.00	5,000.00	5,000.00
Brunswick & Chillicothe, 6s.....	14,165.00	13,500.00	13,460.00
Chicago, Milwaukee & St. Paul, 6s.....	12,600.00	12,000.00	12,900.00
New York & New England, 7s.....	5,150.00	5,000.00	5,500.00
Burlington & Missouri River, 4s.....	4,350.00	5,000.00	4,400.00
Dixon, Peoria & Hannibal, 8s.....	6,720.00	6,000.00	5,950.00
Burlington & Missouri River, 6s.....	3,100.00	3,000.00	3,000.00
Republican Valley, west div., 6s.....	14,700.00	14,000.00	14,000.00
New Mexico & Southern Pacific, 7s.....	1,200.00	1,000.00	1,000.00
Kansas City, Lawrence & Southern, 7s...	13,780.00	13,000.00	12,730.00
Burlington & Missouri River, 7s.....	18,880.00	16,000.00	15,380.00
Illinois Grand Trunk, 8s.....	6,160.00	5,500.00	5,500.00
Central Pacific, 6s.....	5,250.00	5,000.00	4,900.00
Chicago, Dubuque & Minnesota, 7s.....	3,150.00	3,000.00	3,000.00
Union Pacific, col. trust, 6s.....	9,450.00	9,000.00	9,000.00
Utah Central, 6s.....	21,000.00	20,000.00	20,000.00
Quincy & Warsaw, 8s.....	9,200.00	8,000.00	8,200.00
Ottawa, Oswego & Fox River, 8s.....	12,500.00	10,000.00	10,600.00
Chicago, Milwaukee & St. Paul, 7s.....	6,000.00	5,000.00	5,400.00
Toledo, Delphos & Burlington, S. E. div	2,000.00	10,000.00	9,600.00
“ “ “ Day'n d., 6s.....	3,000.00	15,000.00	14,200.00
Cincinnati & Northern, 6s.....	5,000.00	10,000.00	9,860.00
	\$224,255.00	\$231,000.00	\$231,675.00
MISCELLANEOUS.			
Iowa Loan & Trust Co., debentures.....	\$25,000.00	\$25,000.00	\$25,000.00
Parson water-works, Kan.....	5,000.00	5,000.00	4,900.00
Concord Board of Trade building.....	3,400.00	3,400.00	3,400.00
Iowa Loan & Trust.....	5,250.00	5,000.00	5,000.00
Quincy R. R. Bridge.....	16,000.00	10,000.00	12,000.00
Brainard water-works.....	5,500.00	5,000.00	5,000.00
	\$60,150.00	\$53,400.00	\$55,300.00

SCHEDULE OF THE STOCKS OF THE MERRIMACK COUNTY SAVINGS
BANK.

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
Amoskeag National, Manchester.....	\$2,800.00	\$2,000.00	\$2,760.00
New Hampshire National, Portsmouth...	600.00	500.00	600.00
National State Capital, Concord.....	1,000.00	600.00	800.00
Second National, Nashua.....	1,320.00	1,200.00	1,200.00
First " Concord.....	3,570.00	1,700.00	2,500.00
	\$9,290.00	\$6,000.00	\$7,860.00
RAILROAD.			
Chicago & Alton.....	\$13,600.00	\$10,000.00	\$11,000.00
Chicago, Burlington & Quincy.....	31,250.00	25,000.00	23,930.00
Fort Wayne & Jackson.....	6,231.00	6,700.00	4,510.00
	\$51,081.00	\$41,700.00	\$39,440.00

MERRIMACK RIVER SAVINGS BANK.—MANCHESTER.

FREDERICK SMYTH, *President*.FREDERICK SMYTH, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,746,974.03	\$1,746,974.03
Guaranty fund.....	90,000.00	90,000.00
Surplus.....	57,724.53	57,724.53
Premium on stocks and bonds.....	148,039.95	.....
	<u>\$2,042,738.51</u>	<u>\$1,894,698.56</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$218,223.44	\$218,223.44	\$218,223.44
Loans secured by mortgage on local real estate.....	71,380.00	71,380.00	71,380.00
Loans on personal security.....	130,549.45	130,549.45	130,549.45
Loans on collateral security.....	121,595.99	121,595.99	121,595.99
County, city, town, and district bonds....	548,650.00	484,000.00	455,452.50
Railroad bonds.....	679,990.00	629,500.00	644,544.17
Railroad stock.....	109,610.00	96,900.00	101,186.50
Bank stock.....	118,225.00	91,700.00	109,626.88
Manufacturing stock.....	4,720.00	2,600.00	2,345.00
Balance on deposit in First National Bank, Manchester.....	27,147.15	27,147.15	27,147.15
Balance on deposit with Tower, Giddings & Co., Boston.....	12,647.48	12,647.48	12,647.48
	<u>\$2,042,738.51</u>	<u>\$1,886,243.51</u>	<u>\$1,894,698.56</u>

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....	\$129,942.43
Deduct expenses for 1883.....	\$5,647.11
Deduct state tax for 1883.....	16,991.94
	<u>\$22,639.05</u>
Net profits to be accounted for.....	\$107,303.38
Dividend of 4½ per cent., Oct. 1, 1883.....	\$73,264.48
Carried to guaranty fund.....	20,000.00
Balance of profits for 1883.....	14,038.90
Net profits (as above) accounted for.....	<u>\$107,303.38</u>
Guaranty fund Jan. 1, 1883.....	\$70,000.00
Other undivided profits Jan. 1, 1883.....	26,964.17
Total surplus profits, Jan. 1, 1883.....	<u>\$96,964.17</u>
Guaranty fund Jan. 1, 1884.....	\$90,000.00
Other undivided profits Jan. 1, 1884.....	41,003.07
Total surplus profits Jan. 1, 1884.....	<u>\$131,003.07</u>
Increase for the year 1883.....	<u>\$34,038.90</u>
Surplus profits—Jan. 1, 1881, \$62,690.34; Jan. 1, 1882, \$91,320.02; Jan. 1, 1883, \$99,083.73; Jan. 1, 1884, \$131,003.07.	

Incorporated 1858. Charter perpetual.

Examination completed Jan. 31, 1884, by George E. Gage.

Vice-Presidents—F. B. Eaton, Joseph B. Clark.

Trustees—Frederick Smyth, William F. Head, John B. Clarke, John L. Kelley, James M. Varnum, Thomas Wheat, Charles F. Morrill, Gilbert P. Whitman, Frank Dowst, David Cross, A. C. Heath, M. V. B. Edgerly, Charles H. Bartlett, Joseph F. Kennard, Freeman Higgins, Henry Sanderson, William Crane, John Porter.

Treasurer's bond, \$130,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bonds, \$100,000 Sept. 1, 1869, \$30,000 Jan. 1, 1884. Sureties of bond able to respond. Bond deposited with vice-president for safe keeping.

Clerks—John P. Goggin and Charles F. Morrill.

Annual compensation of treasurer, \$4,000. Annual compensation of clerks paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending Jan. 31, 1884: Oct. 1, 1883, $4\frac{1}{2}$ per cent., \$73,264.48.

Total expense of institution for twelve months ending Jan. 24, 1884, \$4,525.91.

Amount of state tax paid last year, \$16,991.94.

Indebtedness of trustees as principal, \$40,916.

Loans and investments are made by committee of investments.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 82.

Increase of deposits since last examination, \$34,491.50.

Amount of bank's assets in Boston for safe keeping, \$1,099,996.67.

Number of single loans of \$1,000 or less to separate parties in the state, 25.

Total amount of loans, \$541,748.89.

Total amount of investments, \$1,313,155.05.

Largest amount loaned to any individual, corporation, or company, \$35,500.

No debts believed by the trustees to be bad.

No debts believed to be doubtful.

Interest unpaid for over six months, about \$3,000.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE MERRIMACK RIVER SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Petersburg, Va., 8s.....	\$120,000.00	\$100,000.00	\$95,000.00
“ Chicago, Ill., 7s.....	149,500.00	130,000.00	127,562.50
“ St. Louis, Mo., 6s and 7s.....	106,090.00	103,000.00	89,008.00
“ Indianapolis, Ind., 6s.....	40,700.00	37,000.00	31,487.00
“ Newport, Ky., 7 3-10s.....	59,800.00	52,000.00	51,760.00
“ Manchester, N. H., 6s.....	2,200.00	2,000.00	2,000.00
“ Minneapolis, Minn., 7s and 8s.....	52,000.00	43,000.00	42,400.00
County of St. Louis, Mo., 7s.....	18,360.00	17,000.00	16,235.00
	\$548,650.00	\$484,000.00	\$455,452.50
RAILROAD.			
Kalamazoo & South Haven, 8s.....	\$77,910.00	\$70,000.00	\$70,000.00
Jackson, Lansing & Saginaw, 8s.....	5,300.00	5,000.00	5,000.00
Utah Southern, 7s.....	21,000.00	20,000.00	21,000.00
Kansas Pacific, 6s.....	10,400.00	10,000.00	10,425.00
Atchison, Topeka & Santa Fe, 4 1/2s and 5s.....	26,660.00	31,000.00	30,165.00
Boston, Concord & Montreal, 7s.....	128,150.00	116,500.00	118,000.00
Chicago & North-Western, 6s.....	54,500.00	59,000.00	52,304.17
Chicago, Milwaukee & St. Paul (Wisconsin Valley Div.) 6s.....	49,770.00	45,000.00	45,550.00
Chicago, Milwaukee & St. Paul (Hastings & Dakota Div.), 7s.....	119,000.00	100,000.00	110,100.00
Chicago, Milwaukee & St. Paul (South-Western Div.) 6s.....	47,300.00	43,000.00	43,000.00
Missouri Valley & Blair Bridge Railway Co., 6s.....	78,000.00	78,000.00	78,000.00
Topeka City Railway, 6s.....	11,000.00	11,000.00	11,000.00
Oregon Navigation Co., 8s.....	30,000.00	30,000.00	30,000.00
St. Paul & Northern Pacific, 6s.....	21,000.00	20,000.00	20,000.00
	\$679,990.00	\$629,500.00	\$644,544.17
STOCKS.			
BANK.			
First National, Manchester.....	\$104,000.00	\$80,000.00	\$96,269.38
Merchants' National, Manchester.....	9,600.00	8,000.00	7,807.50
Amoskeag “ “.....	4,625.00	3,700.00	5,550.00
	\$118,225.00	\$91,700.00	\$109,626.88
RAILROAD.			
Manchester and Lawrence.....	\$3,060.00	\$1,800.00	\$2,970.50
Boston & Lowell.....	48,950.00	44,500.00	44,500.00
Pemigewasset Valley.....	22,400.00	22,400.00	22,400.00
Concord.....	6,400.00	3,200.00	6,316.00
Concord & Portsmouth.....	13,800.00	10,000.00	10,000.00
Suncook Valley.....	15,000.00	15,000.00	15,000.00
	\$109,610.00	\$96,900.00	\$101,186.50
MANUFACTURING.			
Amory Mills.....	\$720.00	\$600.00	\$400.00
Amoskeag Mills.....	4,000.00	2,000.00	1,945.00
	\$4,720.00	\$2,600.00	\$2,345.00

MILFORD FIVE CENT SAVINGS BANK.—MILFORD.

DEXTER S. BURNHAM, *President*.CLINTON S. AVERILL, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$702,369.16	\$702,369.16
Guaranty fund.....	32,000.00	32,000.00
Surplus.....	9,710.72	9,710.72
Premium on stocks and bonds.....	4,918.00	.....
	<u>\$748,997.88</u>	<u>\$744,079.88</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$357,500.00	\$357,500.00	\$357,500.00
Secured by mortgages on local real estate	71,980.67	71,980.67	71,980.67
Loans on collateral security.....	6,350.00	6,350.00	6,350.00
U. S. bonds.....	22,900.00	20,000.00	20,000.00
County, city, town, and district bonds.....	225,314.00	228,600.00	228,600.00
Railroad bonds.....	9,770.00	9,000.00	9,000.00
Railroad stock.....	420.00	600.00	600.00
Bank stock.....	22,814.00	18,700.00	18,700.00
Miscellaneous bonds.....	16,691.19	16,091.19	16,091.19
Balance on deposit in Souhegan National Bank.....	6,960.79	6,960.79	6,960.79
Real estate acquired or held by foreclosure	8,050.00	8,050.00	8,050.00
Cash on hand.....	247.23	247.23	247.23
	<u>\$748,997.88</u>	<u>\$744,079.88</u>	<u>\$744,079.88</u>

Statement of earnings for the year ending December 31, 1883, not returned.

Incorporated 1859. Charter perpetual.

Examination completed May 17, 1884, by George E. Gage.

Vice-Presidents—Wm. M. Knowlton, R. M. Wallace.

Trustees—D. S. Burnham, E. C. Batchelder, S. P. Emerson, R. M. Wallace, J. Hadlock, G. E. Clark, Wm. Ramsdell, C. S. Averill, J. Marvel, J. E. Bruce, W. H. W. Hindes, Wm. M. Knowlton, John A. Ober.

Treasurer's bond, \$50,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, Aug. 21, 1883.

Sureties of bond able to respond. Bond deposited with president for safe keeping.

Clerks—C. E. Knight.

Annual compensation of treasurer, \$1,200.

Annual compensation of clerk paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending April 30, 1884: August, 1883, 2 per cent.,

\$15,119.08; February, 1884, 2 per cent., \$16,119.61.

Total expense of institution for the twelve months ending May 15, 1884, \$1,747.79.

Amount of state tax paid last year, \$6,163.

Amount of other taxes, \$304.45.

Loans and investments are made by treasurer, D. S. Burnham, W. M. Knowlton, J. Marvell, and W. H. W. Hindes, who meet as occasion requires.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 324.

Increase of deposits since last examination, \$119,044.22.

Amount of bank's assets in Boston, for safe keeping, \$264,100.

Number of single loans of \$1,000 or less, to separate parties in the state, 87.

Total amount of loans, \$435,830.67.

Total amount of investments, \$292,991.19.

Largest amount loaned to any individual, corporation, or company, \$5,000.

No debts believed by the trustees to be bad.

No debts believed by the trustees to be doubtful.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF BONDS OF THE MILFORD FIVE CENT SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
U. S. Bonds, 4½s.....	\$22,900.00	\$20,000.00	\$20,000.00
COUNTY, CITY, TOWN, AND DISTRICT.			
County of Montgomery, Ill., 6s.....	\$2,000.00	\$2,000.00	\$2,000.00
“ Lee, Iowa, 6s.....	7,000.00	7,000.00	7,000.00
City of Chester, Ill., 7s.....	7,000.00	7,000.00	7,000.00
“ Keokuk, Ia., 6s.....	2,700.00	3,000.00	3,000.00
“ Quincy, Ill., 6s.....	9,200.00	10,000.00	10,000.00
“ Evansville, Ind., 7s.....	7,600.00	8,000.00	8,000.00
“ Dubuque, Ia., 6s.....	3,000.00	3,000.00	3,000.00
“ Warsaw, Ill., 6s.....	5,300.00	5,600.00	5,000.00
“ Muscatine, Ia., 6s.....	15,900.00	15,900.00	15,900.00
“ Cherryvale, Kan., 7s.....	8,160.00	8,000.00	8,000.00
“ Charlestown, 6s.....	10,200.00	10,000.00	10,000.00
“ Davenport, Ia., 6s.....	3,000.00	3,000.00	3,000.00
“ Wishita, Ia., 6s.....	5,125.00	5,000.00	5,000.00
Town of Milford, N. H., 6s.....	7,000.00	7,000.00	7,000.00
	\$93,185.00	\$94,500.00	\$94,500.00
School-district No. 33, Lyons Co., Kan., 6s	\$720.00	\$700.00	\$700.00
“ “ No. 20, McPherson Co., Kan., 6s.....	11,730.00	11,500.00	11,500.00
“ “ No. 2, Lake Co., Col., 8s...	5,050.00	5,000.00	5,000.00
“ “ No. 5, Montgomery Co., Kan., 6s.....	4,120.00	4,000.00	4,000.00
“ “ No. 72, Barnes Co., Dakota, 10s.....	1,700.00	1,700.00	1,700.00
“ “ No. 11, Bent Co., Col., 8s...	7,560.00	7,000.00	7,000.00
Independent school-district of Duluth, Minn., 6s.....	10,100.00	10,000.00	10,000.00
	\$40,981.00	\$39,900.00	\$39,900.00
County of Todd, Minn., 7s.....	\$5,300.00	\$5,000.00	\$5,000.00
“ Adams, Ill., 6s.....	2,850.00	3,000.00	3,000.00
“ Polk, Neb., 10s.....	5,325.00	5,000.00	5,000.00
“ Reno, Kan., 10s.....	5,150.00	5,000.00	5,000.00
“ Barbour, Kan., 6s.....	10,000.00	10,000.00	10,000.00
“ Montgomery, Kan., 7s.....	9,000.00	9,000.00	9,000.00
“ Montgomery, Kan., funding, 6s	5,050.00	5,000.00	5,000.00
“ Rush, Kan., funding, 6s.....	3,000.00	3,000.00	3,000.00
Township of Dublin, Ohio, 6s.....	8,400.00	12,000.00	12,000.00
“ Riley, Ohio, 6s.....	5,300.00	5,000.00	5,000.00
“ Hanover, Kan., 7s.....	5,113.00	5,000.00	5,000.00
“ Portland, Ind., 8s.....	2,000.00	2,000.00	2,000.00
“ Sumner, Kan., 7s.....	2,100.00	2,000.00	2,000.00
“ LeRoy, Kan., 6s.....	4,940.00	5,200.00	5,200.00
“ Spring Creek, Kan., 6s.....	1,425.00	1,500.00	1,500.00
“ Municipal, Kan., 6s.....	4,750.00	5,000.00	5,000.00
“ Elk Falls, Kan., 7s.....	6,635.00	6,500.00	6,500.00
“ Center, Kan., 5s.....	4,750.00	5,000.00	5,000.00
	\$91,145.00	\$94,200.00	\$94,200.00
RAILROAD.			
North Missouri, 7s.....	\$2,360.00	\$2,000.00	\$2,000.00
Ogdensburg & L. C., 6s.....	1,760.00	2,000.00	2,000.00
Boston, Concord & Montreal, 7s.....	5,650.00	5,000.00	5,000.00
	\$9,770.00	\$9,000.00	\$9,000.00

SCHEDULE OF STOCKS OF THE MILFORD FIVE CENT SAVINGS BANK.

STOCKS.	Market Value.	Par Value.	Value on books.
BANK.			
Souhegan National, 187 shares.....	\$22,814 00	\$18,700.00	\$18,700.00
RAILROAD.			
Peterborough, 6 shares.....	\$420.00	\$600.00	\$600.00
MISCELLANEOUS.			
Burlington Steam Supply Co., 7s.....	\$5,500.00	\$5,000.00	\$5,000.00
City Water-Works, Omaha, 6s.....	10,000.00	10,000.00	10,000.00
Lombard Mort. Invest. Co., 12s.....	600.00	500.00	500.00
City of Eldorado, Kan. (scrip.) 10s.....	591.19	591.19	591.19
	\$16,691.19	\$16,091.19	\$16,091.19

MONADNOCK SAVINGS BANK.—EAST JAFFREY.

O. H. BRADLEY, *President.*PETER UPTON, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$426,171.29	\$426,171.29
Guaranty fund.....	10,256.20	10,256.20
Surplus.....	11,510.40	11,510.40
Premium on stocks and bonds.....	1,738.08	.....
	<u>\$449,675.97</u>	<u>\$447,937.89</u>

Resources.

	Market Value.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$162,905.00	\$162,905.00	\$162,905.00
Loans secured by mortgages on local real estate.....	82,590.57	82,590.57	82,590.57
Loans on personal security.....	10,150.00	10,150.00	10,150.00
Loans on collateral security.....	23,260.85	23,260.85	23,260.85
County, city, town, and district bonds.....	56,965.00	54,233.75	53,442.50
Railroad bonds.....	50,140.00	51,000.00	51,606.05
Bank stock.....	16,193.00	13,200.00	16,537.62
Miscellaneous bonds.....	38,000.00	38,000.00	37,973.75
Balance on deposit in Monadnock National Bank.....	7,621.55	7,621.55	7,621.55
Bank fixtures.....	1,850.00	1,850.00	1,850.00
	<u>\$449,675.97</u>	<u>\$444,811.72</u>	<u>\$447,937.89</u>

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....		\$25,871.05
Deduct expenses for 1883.....	\$1,745.16	
Deduct state tax for 1883.....	4,096.46	
		<u>\$5,841.62</u>
Net profits to be accounted for.....		\$20,029.43
Dividend delared, but not earned.....		201.68
		<u>\$20,231.11</u>
Dividend of 2½ per cent., July 1, 1883.....	\$8,044.70	
Dividend of 2½ per cent., January 1, 1884.....	10,199.52	
Carried to guaranty fund.....	1,986.89	
Net profits (as above) accounted for.....		\$20,231.11
Guaranty fund January 1, 1883.....	\$7,204.30	
Other undivided profits January 1, 1883.....	2,293.40	
Total surplus profits January 1, 1883.....		\$9,497.70
Guaranty fund January 1, 1884.....	\$9,191.19	
Other undivided profits January 1, 1884.....	2,091.72	
Total surplus profits January 1, 1884.....		<u>\$11,282.91</u>
Increase for the year 1883.....		\$1,785.21
Surplus profits—Jan. 1, 1881, \$3,954.20; Jan. 1, 1882, \$2,304.97; Jan. 1, 1883, \$9,497.70; Jan. 1, 1884, \$11,282.91.		

Incorporated 1869. Charter perpetual.

Examination completed July 2, 1884, by George E. Gage.

Vice-Presidents—Benj. Pierce, J. S. Lacy.

Trustees—O. H. Bradley, B. Pierce, J. S. Lacy, G. A. Underwood, J. B. Shedd, J. T. Bigelow, D. Derby, C. B. Perry, J. H. Fox, A. Sawyer, D. P. Emory, J. Cutter, R. H. Kittredge.

Treasurer's bond, \$45,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond March 24, 1883.

Sureties of bond able to respond. Bond deposited with president for safe keeping.

Clerk—C. L. Rich.

Annual compensation of treasurer, \$1,200.

Annual compensation of clerk paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending June 30, 1884: July 1, 1883, $2\frac{1}{2}$ per cent.,

\$8,044.70; January 1, 1884, $2\frac{1}{2}$ per cent., \$1,094.90.

Total expense of institution for the twelve months ending June 30, 1884, \$1,844.33.

Amount of state tax paid last year, \$4,096.46.

Nothing charged off as losses since last examination.

No other taxes.

Indebtedness of trustees as principal, \$8,569.67; as surety, nothing.

Loans and investments are made by O. H. Bradley, P. Upton, B. Pierce, J. S. Lacy, and D. P. Emory, who meet as required.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 46; increase of deposits since last examination, \$17,991.34.

Amount of bank's assets in Boston for safe keeping, \$105,233.75.

Number of single loans of \$1,000 or less to separate parties in the state, 109.

Total amount of loans, \$278,906.42.

Total amount of investments, \$159,559.92.

Largest amount loaned to any individual, corporation, or company, \$25,000.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

No interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS OF THE MONADNOCK SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY, CITY, TOWN, AND DISTRICT.			
CITY.			
Pomeroy, Kan., 8s.....	\$1,050.00	\$1,000.00	\$1,000.00
Litchfield, Ill., 10s.....	980 00	1,000.00	980 00
Charlotte, Ind., 7s.....	1,575.00	1,500.00	1,500.00
Grand Rapids, Mich., 8s.....	2,140.00	2,000.00	1,950.00
Chicago, Ill., 7s.....	2,140.00	2,000.00	1,875.00
Bay City, Mich., 8s.....	1,070.00	1,000.00	970.00
Kansas, Mo., 8s.....	1,070.00	1,000.00	1,000.00
Portland, Oregon, 8s.....	2,000.00	2,000.00	1,960.00
Toledo, O., 6s.....	3,150.00	3,000.00	3,090.00
Peoria, Ill., 7s.....	4,280.00	4,000.00	3,900.00
Marietta, O., 8s.....	1,000.00	1,000.00	995.00
St. Paul, Minn., 7s.....	2,120.00	2,000.00	1,935.00
Middletown, O., 8s.....	2,125.00	2,000.00	1,990.00
Brazil, Ind., 9s.....	1,025.00	1,000.00	1,000.00
Jeffersonville, Ind., 8s.....	1,020.00	1,000.00	1,010.00
Chicago, Ill., 7s.....	1,050.00	1,000.00	960.00
Attica, Ind., 8s.....	2,140.00	2,000.00	1,960.00
Kokomo, Ind., 8s.....	1,050.00	1,000.00	1,000.00
Muskegon, Mich., 8s.....	1,621.00	1,500.00	1,500.00
" Ill., 8s.....	2,140.00	2,000.00	2,020.00
Rock Island, Ind., 8s.....	2,140.00	2,000.00	2,062.50
Washington, Ill., 8s.....	1,030.00	1,000.00	1,030.00
Jacksonville, Ill., 6s.....	1,590.00	1,500.00	1,537.50
South Bend, Ind., 8s.....	1,580.00	1,500.00	1,560.00
Erie, Penn., 7s.....	2,140.00	2,000.00	1,840.00
Saginaw, Mich., 8s.....	2,140.00	2,000.00	1,937.50
Dubuque, Iowa, 6s.....	3,150.00	3,000.00	2,670.00
TOWNSHIP.			
Renovo, Ind., 8s.....	2,000.00	2,000.00	2,000.00
Big Bend, Ind., 8s.....	3,320.00	3,200.00	3,200.00
Gerry, N. Y., 7s.....	1,040.00	1,000.00	950.00
Charlotte, N. Y., 7s.....	1,040.00	1,000.00	950.00
Huntington, Ind., 10s.....	1,050.00	1,000.00	1,030.00
	\$56,965.00	\$54,233.75	\$53,442.50
RAILROAD.			
Oregon Railway & Navigation, 6s.....	\$3,150.00	\$3,000.00	\$2,977.50
Cheshire, 6s.....	14,850.00	13,500.00	13,500.00
Fitchburg, 6s.....	5,850.00	5,000.00	5,243.75
Pullman Palace Car, 7s.....	8,640.00	8,000.00	8,415.00
Boston, Concord & Montreal, 6s.....	5,150.00	5,000.00	5,087.50
Toledo, Delphos & Burlington, 7s.....	1,000.00	4,000.00	3,930.00
Kansas Pacific, 6s.....	1,400.00	2,000.00	1,952.30
Boston, Barre & Gardner, 5s.....	5,000.00	5,000.00	5,000.00
New England Car Trust, 6s.....	5,000.00	5,000.00	5,000.00
Toledo, Cincinnati & St. Louis, 6s.....	100.00	500.00	500.00
	\$50,140.00	\$51,000.00	\$51,606.05
MISCELLANEOUS.			
Des Moines Street Railway, 6s.....	\$3,000.00	\$3,000.00	\$3,000.00
National Water-Works Co., 6s.....	5,000.00	5,000.00	5,000.00
Clinton " 7s.....	8,600.00	8,000.00	8,000.00
Oregon Improvement Co., 6s.....	3,000.00	3,000.00	2,973.75
Brainerd Water Co., 7s.....	10,000.00	10,000.00	10,000.00
Clinton " 7s.....	1,000.00	1,000.00	1,000.00
Otumwa " 6s.....	5,000.00	5,000.00	5,000.00
Towanda " 6s.....	3,000.00	3,000.00	3,000.00
	\$38,000.00	\$38,000.00	\$37,973.75

SCHEDULE OF THE STOCKS OF THE MONADNOCK SAVINGS BANK.

STOCKS.	Market Value.	Par Value.	Value on Books.
BANK.			
Cheshire National, Keene.....	\$1,680.00	\$1,200.00	\$1,626.00
Conn. River " Charlestown.....	1,300.00	1,000.00	1,295.00
Keene " Keene.....	3,000.00	2,300.00	2,970.00
Monadnock " East Jaffrey.....	7,808.00	6,400.00	8,262.62
First " Peterborough.....	405.00	300.00	384.00
Kansas State.....	2,000.00	2,000.00	2,000.00
	\$16,193.00	\$13,200.00	\$16,537.62

NASHUA SAVINGS BANK.—NASHUA.

WILLIAM W. BAILEY, *President.*VIRGIL C. GILMAN, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$2,311,799.28	\$2,311,799.28
Guaranty fund.....	120,000.00	120,000.00
Surplus.....	60,287.96	60,287.96
Premium on stocks and bonds.....	169,509.35	.....
	\$2,661,596.59	\$2,492,087.24

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$599,036.09	\$599,036.09	\$599,036.09
Loans secured by mortgages on local real estate.....	266,795.00	266,795.00	266,795.00
Loans on personal security.....	34,530.00	34,530.00	34,530.00
Loans on collateral security.....	45,120.00	45,120.00	45,120.00
U. S. bonds.....	11,475.00	10,000.00	10,000.00
County, city, town, and district bonds....	317,615.00	294,950.00	297,332.50
Railroad bonds.....	373,475.00	392,500.00	392,250.00
Railroad stock.....	238,800.00	222,200.00	217,907.04
Bank stock.....	386,990.00	304,560.00	305,425.00
Miscellaneous bonds.....	157,580.00	152,300.00	152,550.00
Miscellaneous stocks.....	195,725.12	136,425.12	136,686.23
Balance on deposit in national banks....	24,610.66	24,610.66	24,610.66
Cash on hand.....	9,844.72	9,844.72	9,844.72
	\$2,661,596.59	\$2,492,871.59	\$2,492,087.24

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....	\$171,406.34
Deduct expenses for 1883.....	\$5,750.00
Deduct state tax for 1883.....	21,759.39
Deduct items charged off, vault, steel safe, &c..	12,900.77
	\$40,410.16

Net profits to be accounted for.....	\$130,996.18
Dividend of 5 per cent., for fifteen months, Jan.	

1, 1884.....	\$103,647.28
Carried to guaranty fund.....	20,000.00
Balance of profits for 1883.....	7,348.90

Net profits (as above) accounted for.....	\$130,996.18
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Guaranty fund, Jan. 1, 1883.....	\$100,000.00
Other undivided profits Jan. 1, 1883.....	58,022.81

Total surplus profits, Jan. 1, 1883.....	\$158,022.81
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Guaranty fund Jan. 1, 1884.....	\$120,000.00
Other undivided profits Jan. 1, 1884.....	69,018.99

Total surplus profits Jan. 1, 1884.....	\$189,018.99
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Increase for the year 1883.....	\$30,996.18
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Surplus profits—Jan. 1, 1881, \$90,430.45; Jan. 1, 1882, \$111,486.96; Jan. 1, 1883, \$158,022.81; Jan. 1, 1884, \$189,018.99.	
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Incorporated 1854. Charter perpetual.

Examination completed March 15, 1884, by Buel C. Carter and George E. Gage.

Trustees—E. Spalding, P. Dodge, C. H. Campbell, V. C. Gilman, W.

W. Bailey, J. L. Pierce, G. C. Shattuck, J. W. Howard.

Treasurer's bond, \$150,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, July 1, 1882.

Sureties of bonds able to respond. Bond deposited with E. Spalding for safe keeping.

Clerks—George F. Andrews, M. M. Woodman.

Annual compensation of treasurer, \$2,500.

Annual compensation of clerks, \$2,200.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884, 4 per cent. per annum.

Total expense of the institution for the twelve months ending March 1, 1884, \$5,750.

Amount of state tax paid last year, \$21,759.39.

Amount charged off as losses since last examination, \$27,500.

No indebtedness of trustee as principal or surety.

Loans and investments are made by investing committee, who meet every Monday.

Reports are made as required by law.

This bank receives 3 per cent. interest on its deposits in Boston banks.

Increase of depositors since last examination by bank commissioners, 245.

Increase of deposits since last examination, \$112,095.62.

Number of single loans of \$1,000 or less to separate parties in the state, 103.

Total amount of loans, \$945,481.09.

Total amount of investments, \$1,512,150.77.

Largest amount loaned to any individual, corporation, or company, \$37,500.

No debts believed by the trustees to be bad.

No debts believed to be doubtful.

Amount of interest unpaid for over six months, about \$4,500.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS OF THE NASHUA SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
U. S. bonds, 4½s.....	\$11,475.00	\$10,000.00	\$10,000.00
COUNTY.			
Montgomery, Ia., 7s.....	\$18,700.00	\$17,000 00	\$17,000 00
Lee, Ia., 6s.....	18,540.00	18,000.00	18,382.50
Lake, Col., 10s.....	11,500.00	10,000.00	10,000.00
Pratt, Col., 10s.....	13,000.00	13,000.00	13,000.00
Clay, Minn., 7s.....	7,500.00	7,000.00	7,500.00
Kingman, Kan., 7s.....	5,500.00	7,200.00	7,200.00
Leavenworth, Kan., 6s.....	2,060.00	2,000.00	2,000.00
Richardson, Neb., 6s.....	515.00	500.00	500.00
	\$77,315.00	\$74,700.00	\$75,582.50
CITY.			
Saginaw, Mich., 8s.....	\$3,450.00	\$3,000.00	\$3,000.00
Fargo, Dak., 7s.....	5,400.00	5,000.00	5,400.00
Jersey, N. J., 7s.....	16,500.00	15,000.00	15,000.00
Burlington, Ia., 8s.....	11,500.00	10,000.00	10,000.00
Peoria, Ill., 6s.....	10,200.00	10,000.00	10,000.00
Litchfield, Ill., 8s.....	5,750.00	5,000.00	5,000.00
Logansport, Ill., 8s.....	11,500.00	10,000.00	10,000.00
Knoxville, Tenn., 6s.....	5,150.00	5,000.00	5,000.00
Council Bluff, Iowa, 8s.....	23,000.00	20,000.00	20,000.00
Jacksonville, Ill., 6s.....	10,300.00	10,000.00	10,000.00
Quincy, Ill., 6s.....	5,150.00	5,000.00	5,000.00
Chester, Ill., 7s.....	2,600.00	2,000.00	2,000.00
East Saginaw, Mich., 8s.....	14,700.00	14,000.00	14,000.00
West Chicago, 7s.....	11,500.00	10,000.00	10,000.00
Muskegon, 8s.....	11,000.00	10,000.00	10,000.00
Muscatine, 7s.....	12,000.00	12,000.00	12,000.00
Sandusky, 8s.....	15,750.00	15,000.00	15,000.00
Moorehead, 8s.....	10,800.00	10,000.00	10,800.00
Kansas City, 8s.....	34,500.00	30,000.00	30,000.00
	\$220,750.00	\$201,000.00	\$202,200.00
SCHOOL-DISTRICT.			
Delta, Independent, Ia., 6s.....	\$3,250.00	3,250.00	\$3,250.00
Miles, " Ia., 6s.....	4,000.00	4,000.00	4,000.00
Strawberry Point, Independent, Ia., 6s.....	4,000.00	4,000.00	4,000.00
Sauk Centre, " Minn., 7s.....	3,300.00	3,000.00	3,300.00
Osceola, Ia., 5½.....	5,000.00	5,000.00	5,000.00
	\$19,550.00	\$19,250.00	\$15,550.00
MISCELLANEOUS BONDS.			
Omaha Water Co., 6s.....	\$15,000.00	\$15,000.00	\$15,000.00
Tiffin " 6s.....	10,000.00	10,000.00	10,000.00
Parsons " Kan., 6s.....	25,000.00	25,000.00	25,000.00
Winfield " Kan., 6s.....	5,000.00	5,000.00	5,000.00
Gardner Water-Works, Mass., 6s.....	10,250.00	10,000.00	10,250.00
Oregon " 6s.....	5,150.00	5,000.00	5,000.00
Pullman Palace Car, 7s.....	27,500.00	25,000.00	25,000.00
N. E. Mort. Sec. Co., 7s.....	25,500.00	25,000.00	25,000.00
Oregon Improvement Co., 6s.....	5,000.00	5,000.00	5,000.00
Burlington Steam Supply Co., 7s.....	21,680.00	19,800.00	19,800.00
Sedalia Gas Light Co., 7s.....	7,500.00	7,500.00	7,500.00
	\$157,580.00	\$152,300.00	\$152,550.00

SCHEDULE OF THE BONDS OF THE NASHUA SAVINGS BANK.—*Concluded.*

BONDS.	Market Value.	Par Value.	Value on books.
RAILROAD.			
Toledo, Cincinnati & St. Louis, 6s.....	\$2,000.00	\$10,000.00	\$10,000.00
Cincinnati & Northern, 6s.....	16,000.00	40,000.00	40,000.00
Port Royal & Augusta, 6s.....	5,150.00	5,000.00	5,000.00
Jackson, Lansing & Saginaw, 8s.....	21,850.00	19,000.00	19,000.00
Oregon Railway & Navigation Co., 6s.....	5,250.00	5,000.00	5,000.00
Morris & Essex, convertible, 7s.....	11,000.00	11,000.00	11,000.00
“ first mortgage, 7s.....	19,000.00	14,000.00	14,000.00
Chicago, Milwaukee & St. Paul, 7s.....	11,000.00	10,000.00	10,000.00
Northern Pacific, terminal, 6s.....	2,000.00	2,000.00	2,000.00
Nashua & Lowell, 6s.....	1,545.00	1,500.00	1,500.00
Toledo, Delphos & Burlington, equip. trust, 7s.....	6,250.00	25,000.00	25,000.00
Toledo, Delphos & Burlington, S. E. div., 6s.....	1,250.00	5,000.00	4,750.00
Ohio & West Virginia, 7s.....	11,000.00	10,000.00	10,000.00
Minneapolis & Duluth, 7s.....	11,000.00	10,000.00	10,000.00
Terre Haute & South-Eastern, 7s.....	11,000.00	10,000.00	10,000.00
Minneapolis & St. Louis, 7s.....	11,000.00	10,000.00	10,000.00
Ogdensburgh & Lake Champlain, 8s.....	6,600.00	6,000.00	6,000.00
Columbus & Toledo, 7s.....	11,000.00	10,000.00	10,000.00
Peterborough, 6s.....	11,000.00	11,000.00	11,000.00
De Moines, Osceola & South-Western, 7s..	10,500.00	10,000.00	10,000.00
Omaha & South-Western, 7s.....	30,000.00	25,000.00	25,000.00
Cincinnati & Indiana, 7s.....	22,000.00	20,000.00	20,000.00
De Moines, Osceola & Southern, 7s.....	5,250.00	5,000.00	5,000.00
Chicago, Burlington & Quincy, 7s.....	84,000.00	70,000.00	70,000.00
Holley, Wayne & Monroe, 8s.....	10,000.00	10,000.00	10,000.00
Western R. R. of Minnesota, 7s.....	11,000.00	10,000.00	10,000.00
Brunswick & Chil., 8s.....	2,000.00	2,000.00	2,000.00
Marquette & Houghton, 6s.....	1,030.00	1,000.00	1,000.00
Sciota Valley, 7s.....	10,000.00	10,000.00	10,000.00
Dubuque & Dakota, 6s.....	10,300.00	10,000.00	10,000.00
Danville, Olney & Ohio River, 7s.....	2,500.00	5,000.00	5,000.00
	\$373,475.00	\$392,500.00	\$392,250.00

SCHEDULE OF THE STOCKS OF THE NASHUA SAVINGS BANK.

STOCKS.	Market Value.	Par Value.	Value on books.
BANK.			
National Bank of Commerce, New York	\$45,000.00	\$30,000.00	\$30,000.00
Fourth National, "	38,400.00	30,000.00	30,000.00
Merchants' National, "	36,000.00	20,000.00	20,000.00
National Bank of the Republic, "	14,000.00	10,000.00	10,000.00
Bank of State of New York, "	13,000.00	10,000.00	10,000.00
American Exchange National, "	6,350.00	5,000.00	5,000.00
St. Nicholas, "	15,000.00	10,000.00	10,000.00
Pacific National, "	8,200.00	5,000.00	5,000.00
Central, "	6,250.00	5,000.00	5,000.00
Metropolitan National, "	3,100.00	2,000.00	2,000.00
Park, "	1,600.00	1,000.00	1,000.00
Bank of North America, "	7,210.00	7,000.00	7,000.00
First National, Boston.....	20,000.00	10,000.00	10,000.00
Eliot, " ".....	12,200.00	10,000.00	10,000.00
North America, " ".....	10,800.00	10,000.00	10,000.00
Bank of Republic, " ".....	9,750.00	7,500.00	7,500.00
Boston National, " ".....	11,800.00	10,000.00	10,000.00
Railroad, " Lowell.....	12,000.00	10,000.00	10,000.00
Indian Head National, Nashua.....	6,840.00	4,560.00	4,910.00
First, " " ".....	10,000.00	10,000.00	10,000.00
Second, " " ".....	6,300.00	6,000.00	6,140.00
Merchants' " Kansas City.....	23,200.00	20,000.00	20,000.00
Kansas City, " ".....	12,250.00	10,000.00	10,000.00
Clark Co., Osceola.....	19,240.00	16,500.00	16,875.00
Sioux City National.....	21,000.00	20,000.00	20,000.00
De Moines, " ".....	10,500.00	10,000.00	10,000.00
Kansas State Bank.....	6,000.00	5,000.00	5,000.00
Richardson Co., Neb.....	5,750.00	5,000.00	5,000.00
Citizens', Wichita.....	5,250.00	5,000.00	5,000.00
	\$386,990.00	\$304,560.00	\$305,425.00
RAILROAD.			
Phil., Wilmington & Baltimore.....	\$38,400.00	\$30,000.00	\$30,000.00
Chicago & Alton.....	42,000.00	30,000.00	30,000.00
Chicago, Burlington & Quincy.....	41,000.00	33,000.00	30,153.92
Kel River.....	33,150.00	44,200.00	44,200.00
Vermont & Mass.....	33,750.00	25,000.00	25,000.00
Union Pacific.....	16,000.00	20,000.00	21,275.00
Detroit, Hillsdale & South-Western.....	5,000.00	10,000.00	10,000.00
Atchison, Topeka & Santa Fé.....	16,000.00	20,000.00	17,140.62
Connecticut River.....	8,250.00	5,000.00	5,000.00
Chicago, St. Paul, Minn. & Omaha.....	5,250.00	5,000.00	5,137.50
	\$238,800.00	\$222,200.00	\$217,907.04
MISCELLANEOUS.			
Pennichuck Water-Works.....	\$99,000.00	\$66,200.00	\$66,200.00
Quincy Bridge Co.....	64,000.00	40,000.00	40,000.00
International Trust Co.....	5,000.00	5,000.00	5,000.00
Barnes Co. warrants.....	350.00	350.00	361.11
American Mort. and Investment Co.....	5,000.00	5,000.00	5,000.00
Anglo-American Land Mortgage & Investment Co.....	4,875.12	4,875.12	4,875.12
Danville, Olney & Ohio River.....	1,000.00	1,000.00	1,000.00
Muscatine Cattle Co.....	7,500.00	5,000.00	5,250.00
Davidson Loan & Trust.....	4,000.00	4,000.00	4,000.00
Muscatine Mortgage & Trust Co.....	5,000.00	5,000.00	5,000.00
	\$195,725.12	\$136,425.12	\$136,686.23

NEW HAMPSHIRE BANKING CO.—NASHUA.

HIRAM T. MORRILL, *President.*JOHN G. KIMBALL, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$497,396.97	\$497,396.97
Guaranty fund.....	60,000.00	60,000.00
Surplus.....	19,266.52	19,266.52
Premium account.....	178.77	178.77
Dividends unpaid.....	6.00	6.00
Premium on stocks and bonds.....	4,272.00	.....
	<u>\$581,120.26</u>	<u>\$576,848.26</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages.....	\$325,370.00	\$325,370.00	\$325,370.00
Loans secured by mortgages on local real estate.....	56,061.50	56,061.50	56,061.50
Loans on personal security.....	24,190.80	24,190.80	24,190.80
Loans on collateral security.....	15,222.00	15,222.00	15,222.00
County, city, town, and district bonds....	86,509.00	85,755.00	84,380.00
Railroad bonds.....	13,635.00	15,100.00	13,000.00
Railroad stock.....	8,198.00	11,900.00	10,520.00
Bank stock.....	21,930.00	17,860.00	17,860.00
Miscellaneous bonds.....	8,100.00	10,100.00	8,400.00
Balance on deposit in National Banks.....	18,394.16	18,394.16	18,394.16
Real estate.....	668.33	668.33	668.33
Bank fixtures—vault and safe.....	1,372.00	1,372.00	1,372.00
Cash on hand.....	1,409.47	1,409.47	1,409.47
	<u>\$581,120.26</u>	<u>\$583,403.26</u>	<u>\$576,848.26</u>

Statement of earnings for the year ending December 31, 1883, not returned.

Incorporated 1879. Charter perpetual.

Examination completed March 20, 1884, by Buel C. Carter and Geo. E. Gage.

Trustees—H. T. Morrill, Solomon Spalding, Edward Hardy, Albert A. Rotch, Webster P. Hussey, Geo. W. Davis, C. H. Nutt, A. H. Dunlap, D. O. Smith, E. F. Whitney.

Treasurer's bonds, \$55,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bonds, May 1, 1880, and May 15, 1882. Sureties of bonds able to respond. Bonds deposited with president for safe keeping.

Clerk—William A. Farley.

Annual compensation of treasurer, \$1,500.

Annual compensation of clerk paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending April 30, 1884: May 1, 1883, 4 per cent., \$16,905.58, to depositors; 4 per cent. July 1, 1883, \$2,000; and 2 per cent. January 5, 1884, to special depositors.

Total expense of institution for the twelve months ending Feb. 28, 1884. \$2,183.51.

Amount of state tax paid last year, \$5,167.18.

Amount charged off as losses since last examination, \$4,415.33.

Amount of other taxes, \$220.06.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Loans and investments are made by executive committee, who meet weekly.

Reports are made as required by law.

This bank receives 3 per cent. interest on its deposits in Boston banks.

Increase of depositors since last examination by bank commissioners, 99;
increase of deposits since last examination, \$14,898.09.

Number of single loans of \$1,000 or less to separate parties in the state,
56.

Total amount of loans, \$420,844.30.

Total amount of investments, \$134,160.

Largest amount loaned to any individual, corporation, or company,
\$9,000.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

Amount of interest unpaid for over six months, \$162.50.

The funds of the institution are invested agreeably to the laws of New
Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE NEW HAMPSHIRE BANKING COMPANY.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY.			
Lake, Col., 8s.....	\$4,125.00	\$5,500.00	\$4,125.00
CITY.			
New Philadelphia, O., 6s.....	9,000 00	9,000.00	9,000.00
Moorhead, Dak., 7s.....	5,150.00	5,000.00	5,000.00
Fargo, Dak., 7s.....	5,150.00	5,000.00	5,000.00
Girard, Kan., 7s.....	3,150.00	3,000.00	3,000.00
Wichita, Kan., 7s.....	1,123.00	1,080.00	1,080.00
Red Oak Junction, Iowa, 5s.....	27,000.00	27,000.00	27,000.00
Idaho Springs, Col., 8s.....	2,100.00	2,000.00	2,000.00
SCHOOL-DISTRICT.			
No. 13, Parke Co., Minn., 7s.....	6,390.00	6,000.00	6,000.00
" 66, Todd Co., " 10s.....	1,020.00	1,000.00	1,000.00
" 21, Sherburne Co., Minn., 8s.....	520.00	500.00	500.00
" 12, Wilkins Co., " 8s.....	936 00	900.00	900.00
" 40, Moody Co., " 10s.....	160.00	150.00	150.00
" 3, Kittson Co., " 10s.....	530.00	500.00	500.00
" 1, Big Stone Co., " 7s.....	2,100.00	2,000.00	2,000.00
" 124, Otter Tail Co., " 10s.....	400.00	375.00	375.00
" 22, Ramsay Co., " 8s.....	1,075.00	1,000.00	1,000.00
" 17, Cass Co., Dak., 8s.....	1,620.00	1,500.00	1,500.00
Independent, Alden and Hardie County, Iowa, 7s.....	500.00	500.00	500.00
No. 9, Chaffee Co., Col., 10s.....	3,300.00	3,000.00	3,000.00
" 39, Buffalo Co., Neb., 7s.....	400.00	400.00	400.00
" 32, Howard Co., Neb., 7s.....	350.00	350.00	350.00
Independent, Grand Island, Hall county, Neb., 6s.....	10,500.00	10,000.00	10,000.00
	\$86,509.00	\$85,755.00	\$84,380.00
RAILROAD.			
Peterborough, 6s.....	\$4,000.00	\$4,000.00	\$4,000.00
Nashua & Lowell, 6s.....	115.00	100.00	100.00
Cincinnati Northern, 6s.....	1,200.00	3,000.00	900.00
Minneapolis & St. Louis, 7s.....	5,000.00	5,000.00	5,000.00
Des Moines St. Ry., 6s.....	3,000.00	3,000.00	3,000.00
	\$13,315.00	\$15,100.00	\$13,000.00
MISCELLANEOUS.			
Joliet Water-Works, Ill., 6s.....	\$1,100.00	\$1,100.00	\$1,100.00
City of Joliet " 6s.....	1,500.00	3,000.00	1,500.00
Oregon Improvement Co., Oregon, 6s....	4,500.00	5,000.00	4,800.00
Burlington Steam Supply Co., Iowa, 7s....	1,000.00	1,000.00	1,000.00
	\$8,100.00	\$10,100.00	\$8,400.00
STOCKS.			
BANK.			
Indian Head Nat., Nashua.....	\$5,640 00	\$3,760.00	\$3,760.00
Second " ".....	14,750.00	12,500.00	12,500.00
First " ".....	1,600.00	1,600.00	1,600.00
	\$21,990.00	\$17,860.00	\$17,860.00
RAILROAD.			
Central Pacific.....	\$3,000.00	\$5,000.00	\$4,500.00
Peterborough.....	490.00	700.00	420.00
Worcester, Nashua & Rochester.....	708.60	1,200 00	600.00
Union Pacific.....	4,000.00	5,000.00	5,000.00
	\$8,198.60	\$11,900.00	\$10,520.00

NEW HAMPSHIRE SAVINGS BANK.—CONCORD.

SAMUEL S. KIMBALL, *President.*WILLIAM P. FISKE, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$2,219,093.71	\$2,219,093.71
Guaranty fund.....	115,000.00	115,000.00
Surplus.....	78,008.42	78,008.42
Premium on stocks and bonds.....	145,251.83	.....
	<u>\$2,557,353.96</u>	<u>\$2,412,102.13</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$98,333.33	\$98,333.33	\$98,333.33
Loans secured by mortgages on local real estate	171,970.00	171,970.00	171,970.00
Loans on personal security	90,887.92	90,887.92	90,887.92
Loans on collateral security.....	98,145.00	98,145.00	98,145.00
State bonds	80,800.00	76,000.00	76,000.00
United States bonds.....	34,450.00	30,000.00	30,000.00
County, city, town, and district bonds....	487,924.00	443,954.17	443,954.17
Railroad bonds.....	1,140,350.00	1,069,000.00	1,069,000.00
Railroad stock.....	145,704.00	138,100.00	133,100.00
Bank stock	5,520.00	4,200.00	4,200.00
Manufacturing stock	44,408.00	39,600.00	39,600.00
Miscellaneous bonds.....	118,950.00	117,000.00	117,000.00
Balance on deposit in First National Bank, Boston.....	28,034.53	28,034.53	28,034.53
Cash on hand.....	11,277.18	11,217.18	11,277.18
	<u>\$2,557,353.96</u>	<u>\$2,417,102.13</u>	<u>\$2,412,102.13</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....		\$138,989.31
Deduct expenses for 1883.....	\$4,591.71	
Deduct state tax for 1883.....	20,112.73	
Deduct items charged off.....	21,020.38	\$45,724.82
		<u>.....</u>
Net profits to be accounted for.....		\$93,264.49
Dividend of 4 per cent., Jan. 1, 1883.....	\$71,838.39	
Carried to guaranty fund	10,000.00	
Balance of profits for 1883.....	11,426.10	
Net profits (as above) accounted for.....		\$93,264.49
Guaranty fund Jan. 1, 1883.....	\$100,000.00	
Other undivided profits Jan. 1, 1883.....	104,844.34	
Total surplus profits Jan. 1, 1883		\$204,844.34
Guaranty fund, Jan. 1, 1884.....	\$110,000.00	
Other undivided profits Jan. 1, 1884	116,270.44	
Total surplus profits, Jan 1, 1884		<u>\$226,270.44</u>
		<u>.....</u>
Increase for year 1883.....		\$21,426.10

Surplus profits—Jan. 1, 1881, \$146,892.24; Jan. 1, 1882, \$189,769.49;
Jan. 1, 1883, \$204,844.34; Jan. 1, 1884, \$226,270.44.

Incorporated 1830. Charter perpetual.

Examination completed March 26, 1884, by Buel C. Carter and Geo. E. Gage.

Trustees—S. S. Kimball, Enoch Gerrish, J. B. Walker, J. P. Baneroff, Seth Eastman, Francis A. Fiske, M. H. Bradley, J. H. Stewart, S. Dana, G. H. Marston, J. A. Abbott, P. B. Cogswell, J. H. George, Oliver Pillsbury, M. K. Holt, W. G. Carter, C. F. Page, J. C. Thorne.

Treasurer's bond, \$120,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, July, 1882. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Clerk—W. R. Walker.

Annual compensation of treasurer, \$3,000.

Annual compensation of clerk paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending Jan. 31, 1884: 4 per cent., Jan. 1, 1884, \$79,305.26.

Total expense of the institution for the twelve months ending Jan. 31, 1884, \$4,679.83.

Amount of state tax paid last year, \$20,112.73.

Amount charged off as losses since last examination, \$17,500; as premium, \$9,572.07.

Amount of other taxes, \$226.56.

Indebtedness of trustees as principal, \$1,600.

Loans and investments are made by investing committee, three of trustees, who meet every Tuesday.

Reports are made as required by law.

This bank receives $2\frac{1}{2}$ per cent. interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 427.

Increase of deposits since last examination, \$195,520.10.

Amount of bank's assets in Boston for safe keeping, \$1,618,954.17.

Number of single loans of \$1,000 or less to separate parties in the state, 83.

Total amount of loans, \$459,936.25.

Total amount of investments, \$1,912,854.17.

Largest amount loaned to any individual, corporation, or company, \$40,000.

No debts believed by the trustees to be bad.

Amount of debts believed to be doubtful, \$200.

Amount of interest unpaid for over six months, \$123.10.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS OF THE NEW HAMPSHIRE SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
U. S. bonds, 4½s.....	\$28,250.00	\$25,000.00	\$25,000.00
U. S. bonds, 4s.....	6,200.00	5,000.00	5,000.00
	\$34,450.00	\$30,000.00	\$30,000.00
STATE.			
Maine, 6s	\$22,600 00	\$20,000 00	\$20,000.00
New Hampshire, 6s.....	45,000.00	45,000.00	45,000 00
" 6s.....	13,200.00	11,000.50	11,000.00
	\$80,800.00	\$76,000.00	\$76,000.00
CITY.			
Concord, N. H., 6s.....	\$71,180.00	\$65,000.00	\$65,000.00
Manchester, N. H., 6s.....	30,740 00	29,000.00	29,000.00
Nashua, N. H., 6s.....	10,600.00	10,000 00	10,000.00
Chicago, Ill., 7s.....	58,000.00	50,000.00	50,000.00
Cleveland, O., 7s.....	52,900.00	46,000.00	46,000.00
Jersey City, N. J., 7s.....	20,000.00	20,000.00	20,000.00
St. Louis, Mo., 6s.....	57,850.00	55,000 00	55,000 00
Cincinnati, O., 7s.....	28,654.00	25,154.17	25,154.17
" " 7 3-10.....	10,400.00	10,000.00	10,000 00
Detroit, Mich., 7s.....	37,500 00	30,000.00	30,000.00
Marietta, O., 8s.....	13,800 00	12,000.00	12,000 00
Rock Island, Ill., 6s.....	10,500 00	10,000.00	10,000 00
Toledo, O., 6s.....	8,000 00	8,000.00	8,000.00
Newport, Ky., 7 3-10s.....	23,000.00	20,000.00	20,000 00
Bath, Me., 7s.....	3,000.00	3,000.00	3,000 00
Fort Collins, Col., 7s.....	5,000.00	5,000.00	5,000.00
	\$441,124.00	\$398,154.17	\$398,154.17
SCHOOL-DISTRICT.			
No. 17, Denver, Col., 6s.....	\$10,000.00	\$10,000.00	\$10,000.00
No. 6, Grand River, Iowa, 6s.....	500.00	500.00	500 00
Independent, Carroll county, Iowa, 6s.....	2,500.00	2,500.00	2,500.00
" No. 1, Fayette, Iowa, 6s.....	3,200.00	3,200 00	3,200 00
" " Grant, 6s.....	2,000.00	2,000.00	2,000 00
" " Belmont, 6s.....	1,600.00	1,600 00	1,600 00
	\$19,800.00	\$19,800.00	\$19,800.00
COUNTY.			
St. Louis, Mo., 6s and 7s.....	\$17,000.00	\$16,000.00	\$16,000.00
Pueblo, Col., 7s.....	10,000.00	10,000.00	10,000.00
	\$27,000.00	\$26,000.00	\$26,000.00
RAILROAD.			
Dixon, Peoria & Hannibal, 8s.....	\$21,800.00	\$20,600.00	\$20,000.00
Northern Pacific, 6s.....	100,000.00	100,000.00	100,000.00
Republican Valley, 6s.....	28,560.00	28,000.00	28,000.00
Burlington & Mo. River, 6s.....	55,120.00	53,000.00	53,000.00
Union Pacific, 6s.....	19,950.00	19,000.00	19,000 00
Chicago, Milwaukee & St. Paul, 6s.....	88,700.00	80,000.00	80,000.00
" " " 7s.....	46,000.00	40,000.00	40,000 00
Wisconsin Valley, 7s.....	66,000.00	60,000.00	60,000.00
Central of Iowa, 7s.....	26,000.00	25,000.00	25,000 00
Atlantic & Pacific, 6s.....	54,600 00	60,000.00	60,000.00
Wichita & South Western, 7s.....	15,600.00	15,000.00	15,000 00
Concord & Claremont, 7s.....	11,000.00	10,000.00	10,000 00
Chicago, Clinton, Dubuque & Minn., 7s..	14,280.00	14,000.00	14,000 00
Grand River Valley, 8s.....	18,020.00	17,000.00	17,000 00
Michigan Central, 8s.....	22,000.00	20,000.00	20,000 00
Jackson, Lansing & Saginaw, 8s.....	21,700.00	20,000.00	20,000.00

SCHEDULE OF THE BONDS OF THE NEW HAMPSHIRE SAVINGS BANK.

Concluded.

BONDS.	Market Value.	Par Value.	Value on books.
Ogdensburg & Lake Champlain, 8s.....	\$19,000.00	\$19,000.00	\$19,000.00
" " " " " " 6s.....	20,000.00	20,000.00	20,000.00
Chicago, Burlington & Quincy, 7s.....	66,250.00	53,000.00	53,000.00
Boston & Lowell, 6s.....	5,500.00	5,000.00	5,000.00
" " " " " " 7s.....	11,300.00	10,000.00	10,000.00
Ottawa, Oswego & Fox River Valley, 8s..	5,000.00	5,000.00	5,000.00
New York and New England, 7s.....	20,000.00	20,000.00	20,000.00
Chicago, Burlington & Quincy, 4s.....	4,500.00	5,000.00	5,000.00
Eastern, 6s.....	110,000.00	100,000.00	100,000.00
Southern Pacific, 6s.....	40,800.00	40,000.00	40,000.00
Portland & Kennebec, 6s.....	22,000.00	20,000.00	20,000.00
Florence, El Dorado & Walnut Valley, 7s	12,360.00	12,000.00	12,000.00
Pleasant Hill & De Soto, 7s.....	16,200.00	15,000.00	15,000.00
Burlington & Mo., 7s.....	58,000.00	50,000.00	50,000.00
Illinois Grand Trunk, 8s.....	16,650.00	15,000.00	15,000.00
Michigan Air Line, 8s.....	10,800.00	10,000.00	10,000.00
Kalamazoo & South Haven, 8s.....	5,500.00	5,000.00	5,000.00
Chicago & West Michigan, 5s.....	1,700.00	2,000.00	2,000.00
Nodaway, 7s.....	18,360.00	17,000.00	17,000.00
Tarkio Valley, 7s.....	21,600.00	20,000.00	20,000.00
Chicago, St. Paul, Minneapolis & Omaha			
7s.....	31,800.00	30,000.00	30,000.00
Old Colony, 6s.....	17,700.00	15,000.00	15,000.00
	\$1,140,350.00	\$1,069,000.00	\$1,069,000.00
MISCELLANEOUS.			
Marshalltown, Gas, 7s.....	\$17,000.00	\$17,000.00	\$17,000.00
Iowa Loan & Trust Co., Debentures, 6s..	10,000.00	10,000.00	10,000.00
" " " " " " 7s.....	10,000.00	10,000.00	10,000.00
Pullman Palace Car Co., 7s.....	35,700.00	35,000.00	35,000.00
" " " " " " 8s.....	5,550.00	5,000.00	5,000.00
Portland water loan, 6s.....	10,700.00	10,000.00	10,000.00
Kingston Water Co., 6s.....	10,000.00	10,000.00	10,000.00
N. H. Asylum for the Insane, 5s.....	20,000.00	20,000.00	20,000.00
	\$118,950.00	\$117,000.00	\$117,000.00

SCHEDULE OF THE STOCKS OF THE NEW HAMPSHIRE SAVINGS BANK.

STOCKS.	Market Value.	Par Value.	Value on books.
BANK.			
First National, Manchester.....	\$2,860 00	\$2,200.00	\$2,200.00
Merchants, Boston.....	2,660.00	2,000.00	2,000.00
	\$5,520.00	\$4,200.00	\$4,200.00
RAILROAD.			
Boston & Lowell.....	\$13,240.00	\$12,000.00	\$12,000.00
Northern.....	5,500.00	5,000.00	5,000 00
Eastern in New Hampshire.....	9,000.00	10,000.00	5,000 00
Old Colony	13,800.00	10,000.00	10,000.00
Michigan Central	18,000 00	20,000.00	20,000.00
Chicago, Burlington & Quincy.....	63,364.00	51,100.00	51,100.00
Atchison, Topeka & Santa Fe.....	22,800.00	30,000.00	30,000.00
	\$145,704 00	\$138,100.00	\$123,100.00
MANUFACTURING.			
Quequechan Mills.....	\$1,800.00	\$2,000.00	\$2,000.00
Border City Mills.....	12,760.00	11,600.00	11,600.00
Sagamore Manufacturing Co.....	12,540.00	11,400.00	11,400.00
Osborne	6,600.00	6,000.00	6,000.00
Contoocook Manufacturing & Machine Co	6,000 00	6,000.00	6,000.00
Amory Mills.....	708 00	600.00	600.00
Amoskeag Manufacturing Co.....	4,000.00	2,000.00	2,000.00
	\$44,408.00	\$39,600.00	\$39,600.00

NEW IPSWICH SAVINGS BANK.—NEW IPSWICH.

GEORGE WHITING, *President*.FRANK W. PRESTON, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$72,362.10	\$72,362.10
Guaranty fund.....	2,500.00	2,500.00
Surplus.....	1,696.79	1,696.79
Premium on stocks and bonds.....	3,280.00	.....
	<u>\$79,838.89</u>	<u>\$76,558.89</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by mortgage on local real estate.....	\$38,175.16	\$38,175.16	\$38,175.16
Loans on personal security.....	2,283.00	2,283.00	2,283.00
Railroad bonds.....	24,970.00	25,000.00	24,852.00
Balance on deposit in Townsend National Bank.....	1,699.78	1,699.78	1,699.78
Real estate, bank building.....	1,000.00	1,000.00	1,000.00
Real estate acquired or held by foreclosure.....	11,173.00	8,011.00	8,011.00
Cash on hand.....	537.95	537.95	537.95
	<u>\$79,838.89</u>	<u>\$76,706.89</u>	<u>\$76,558.89</u>

Statement of earnings for the year ending December 31, 1883, not returned.

Incorporated 1849. Charter perpetual.

Examination completed June 20, 1884, by George E. Gage.

Trustees—William W. Johnson, George Whiting, William A. Preston, Henry O. Preston, Ephraim F. Fox, Frank W. Preston, George W. Wheeler, 2d, F. Jones, Edward O. Marshall.

Treasurer's bond, \$30,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, April 19, 1875.

Sureties of bond are able to respond. Bond deposited with W. W. Johnson for safe keeping.

Annual compensation of treasurer, \$300.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884: January 16, 1884, 4 per cent., \$2,698.91.

Total expense of institution for the twelve months ending May 31, 1884, \$400.

Amount of state tax paid last year, \$565.77.

Amount of other taxes, \$125.

Indebtedness of trustees as principal, \$23.

Loans and investments are made by George Whiting, H. O. Preston, F. Jones, and E. O. Marshall, who meet as requested.

Reports are made as required by law.

This bank receives 3 per cent. interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 3.
 Increase of deposits since last examination, \$6,405.59.
 Amount of bank's assets in Boston for safe keeping, \$25,000.
 Number of single loans of \$1,000 or less, to separate parties in the state,
 28.
 Total amount of loans, \$40,458.16.
 Total amount of investments, \$24,852.
 Largest amount loaned to any individual, corporation, or company,
 \$6,694.
 No debts believed by the trustees to be bad.
 No debts believed by the trustees to be doubtful.
 The funds of the institution are invested agreeably to the laws of New
 Hampshire.

SCHEDULE OF BONDS OF THE NEW IPSWICH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
RAILROAD.			
New York & New England, 6s.....	\$4,500.00	\$5,000.00	\$4,778.00
Chicago, Burlington & Quincy, 4s.....	2,820.00	3,000.00	2,557.00
“ “ “ 5s.....	2,040.00	2,000.00	1,830.00
Northern Pacific, 6s.....	5,000.00	5,000.00	5,098.00
Chicago, Milwaukee & St. Paul, 6s.....	4,320.00	4,000.00	4,140.00
Kansas City, Emporia & Southern, 7s.....	2,250.00	2,000.00	2,275.00
Sonora, 7s.....	1,000.00	1,000.00	1,221.00
Atchison, Topeka & Santa Fe, 4½s.....	890.00	1,000.00	823.00
Oregon R'y & Navigation, 6s.....	2,150.00	2,000.00	2,130.00
	\$24,970.00	\$25,000.00	\$24,852.00

NEWMARKET SAVINGS BANK.—NEWMARKET.

TIMOTHY M. JOY, *President.*SAMUEL A. HALEY, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$141,894.21	\$141,894.21
Guaranty fund.....	135.50	135.50
Surplus.....	1,410.59	1,410.59
Premium on stocks and bonds.....	660.00	.....
	<u>\$144,100.30</u>	<u>\$143,440.30</u>

Resources.

	Market Value.	Par Value.	Value on Books.
Loans secured by mortgage on local real estate.....	\$19,640.65	\$19,640.65	\$19,640.65
Loans on personal security.....	48,033.30	48,033.30	48,033.30
Loans on collateral security.....	8,900.00	8,900.00	8,900.00
County, city, town, and district bonds....	500.00	500.00	500.00
Railroad bonds.....	2,700.00	3,000.00	3,000.00
Bank stock.....	10,560.00	9,600.00	9,600.00
Manufacturing stock.....	1,000.00	1,000.00	1,000.00
Balance on deposit in Newmarket National Bank.....	736.29	736.29	736.29
Real estate acquired or held by foreclosure.....	52,030.06	52,030.06	52,030.06
	<u>\$144,100.30</u>	<u>\$143,440.30</u>	<u>\$143,440.30</u>

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....		\$8,227.36
Deduct expenses for 1883.....	\$754.44	
Deduct state tax for 1883.....	752.30	
Premium charged off.....	725.00	
Deduct items charged off.....	629.83	
	<u> </u>	<u>\$2,861.57</u>

Net profits to be accounted for.....		\$5,365.79
Dividend of 2 per cent., July 1, 1883.....	\$2,299.02	
Dividend of 2 per cent., January 1, 1884.....	2,651.95	
Balance of profits for 1883.....	414.82	
Net profits (as above) accounted for.....	<u> </u>	<u>\$5,365.79</u>
Guaranty fund, January 1, 1883.....	\$135.50	
Other undivided profits January 1, 1883.....	205.94	
Total surplus profits, January 1, 1883.....	<u> </u>	<u>\$341.44</u>
Guaranty fund January 1, 1884.....	\$135.50	
Other undivided profits January 1, 1884.....	620.76	
Total surplus profits January 1, 1884.....	<u> </u>	<u>\$756.26</u>
Increase for the year 1883.....		<u>\$414.82</u>

Surplus profits—Jan. 1, 1881, \$602.65; Jan. 1, 1882, \$743.65; Jan. 1, 1883, \$341.44; Jan. 1, 1884, \$756.26.

Incorporated 1832. Charter perpetual.

Examination completed December 15, 1883, by Buel C. Carter.

Trustees—Timothy M. Joy, N. P. Treadwell, J. F. Chapman, Benjamin F. Haley, Benjamin Mathes, Jr., Addison D. Wiggin, A. J. Nichols, A. L. Mellows, S. A. Haley.

Treasurer's bond, \$25,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, March 6, 1882. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Clerk—A. C. Haines.

Annual compensation of treasurer, \$400.

Annual compensation of clerk, \$200.

Officers have taken their official oath.

Dividends for the year ending December 31, 1883: January, 1883, 2 per cent., \$2,023.69; July, 1883, 2 per cent., \$2,299.02.

Total expense of the institution for the twelve months ending November 30, 1883, \$1,323.02, part of which is special, connected with real estate.

Amount of state tax paid last year, \$752.30.

Amount charged off since last examination, \$613 in premium.

Amount of other taxes, \$115.70.

Indebtedness of trustees as surety, \$3,000.

Loans and investments are made by treasurer and president.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 45.

Increase of deposits since last examination, \$35,504.75.

Number of single loans of \$1,000 or less to separate parties in the state, 73.

Total amount of loans, \$76,573.95.

Total amount of investments, \$11,600.

Largest amount loaned to any individual, corporation, or company \$9,600.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

Amount of interest unpaid for over six months, \$684.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF BONDS AND STOCKS OF THE NEWMARKET SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
Town of Newmarket, N. H.,	\$500.00	\$500.00	\$500.00
N. Y. & New England R. R., call trust, 6s.	2,700.00	3,000.00	3,000.00
STOCKS.			
Newmarket National Bank.....	\$10,560 00	\$9,600.00	\$9,600.00
Newmarket Manufacturing Co.	1,000.00	1,000.00	1,000.00

NEWPORT SAVINGS BANK.—NEWPORT.

HENRY G. CARLETON, *President*.FRED. W. LEWIS, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$899,147.17	\$899,147.17
Guaranty fund and surplus.....	14,327.41	14,327.41
Premium on stocks and bonds.....	24,264.67	.....
	<u>\$437,739.25</u>	<u>\$413,474.58</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$88,205.00	\$88,205.00	\$88,205.00
Loans secured by mortgages on local real estate.....	89,158.21	89,158.21	89,158.21
Loans on personal security.....	15,275.00	15,275.00	15,275.00
Loans on collateral security.....	56,125.00	56,125.00	56,125.00
State bonds.....	5,825.00	5,200.00	5,097.00
County, city, town, and district bonds.....	43,810.00	39,500.00	39,345.00
Railroad bonds.....	33,060.00	31,000.00	30,600.00
Railroad stock.....	67,392.00	54,800.00	51,543.00
Bank stock.....	18,676.00	14,800.00	17,913.33
Miscellaneous bonds.....	7,500.00	7,500.00	7,500.00
Balance on deposit in First National Bank, Newport.....	11,813.04	11,813.04	11,813.04
Real estate acquired or held by foreclosure.....	900.00	900.00	900.00
	<u>\$437,739.25</u>	<u>\$414,276.25</u>	<u>\$413,474.58</u>

Statement of earnings for the year ending Dec. 31, 1883, not returned.

Incorporated 1868. Charter perpetual.

Examination completed Dec. 18, 1883, by George E. Gage.

Vice-President—Isaac A. Reed.

Trustees—H. G. Carleton, W. Hall, I. A. Reed, C. Wilcox, Fred W. Lewis, Albert S. Wait, John P. Knowlton, D. Richards, E. Wheeler, M. Harvey, Lyman Rounsevel, H. A. Averill, F. Boardman, F. A. Rawson, E. C. Converse, J. Town.

Treasurer's bond, \$65,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, April 4, 1883. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Clerk—Fred W. Richards.

Annual compensation of treasurer, \$1,500.

Annual compensation of clerk paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending Jan. 1, 1884: April 1, 1883, 2 per cent., \$7,425.74; Oct. 1, 1883, 2 per cent., \$9,610.28.

Total expense of institution for the twelve months ending Jan. 1, 1884, \$2,895.12.

Amount of state tax paid last year, \$3,857.96.

Amount of other taxes, \$11.97.

Indebtedness of trustees as principal, \$16,100; as surety, \$1,500.

Loans and investments are made by F. W. Lewis, Dexter Richards, F. Boardman, and H. G. Carleton.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 33.

Increase of deposits since last examination, \$11,151.21.

Number of single loans of \$1,000 or less to separate parties in the state, 89.

Total amount of loans, \$248,763.21.

Total amount of investments, \$144,498.33.

Largest amount loaned to any individual, corporation, or company, \$20,000.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE NEWPORT SAVINGS BANK

BONDS.	Market Value.	Par Value.	Value on books.
STATE.			
New Hampshire, 6s.....	\$5,825.00	\$5,200.00	\$5,097.00
COUNTY, CITY, TOWN, AND DISTRICT.			
City of Moline, Ill., 10s.....	\$3,300.00	\$3,000.00	\$3,000.00
“ Rock Island, Ill., 10s.....	5,500.00	5,000.00	5,000.00
“ Chicago, Ill., 7s.....	6,960.00	6,000.00	5,845.00
Town of Newport, N. H., 6s.....	28,050.00	25,500.00	25,500.00
	\$43,810.00	\$39,500.00	\$39,345.00
RAILROAD.			
Boston, Concord & Montreal, 6s.....	\$22,500.00	\$21,000.00	\$21,000.00
“ “ “ “ “ “ 7s.....	4,400.00	4,000.00	4,000.00
Jackson, Lansing & Saginaw, 8s.....	2,120.00	2,000.00	2,000.00
Burlington, Cedar Rapids & Northern, 5s	4,040.00	4,000.00	3,600.00
	\$33,060.00	\$31,000.00	\$30,600.00
STOCKS.			
BANK.			
First National Bank, Newport, 9s.....	\$13,350.00	\$10,000.00	\$12,863.33
National Hide & Leather, Boston, 5s.....	2,576.00	2,300.00	2,300.00
Otoe County National, Neb., 6s.....	2,750.00	2,500.00	2,750.00
	\$18,676.00	\$14,800.00	\$17,913.33
RAILROAD.			
Pittsburgh, Fort Wayne & Chicago, 7s....	\$13,300.00	\$10,000.00	\$7,673.25
Michigan Central.....	5,704.00	6,200.00	6,621.50
Northern, 6s.....	2,800.00	2,500.00	2,650.00
Norwich & Worcester, 10s.....	6,240.00	4,000.00	4,318.00
Chicago & Alton, 8s.....	16,093.00	12,100.00	13,800.00
Cleveland & Pittsburgh, 7s.....	14,630.00	11,000.00	10,115.00
Philadelphia & Reading.....	5,720.00	5,500.00	5,425.25
Burlington, Cedar Rapids & Northern....	2,905.00	3,500.00	940.00
	\$67,392.00	\$54,800.00	\$51,543.00
MISCELLANEOUS BONDS.			
Manhattan Beach Imp. Co., N. Y., 7s.....	\$7,500.00	\$7,500.00	\$7,500.00

NORWAY PLAINS SAVINGS BANK.—ROCHESTER.

JOHN McDUFFEE, *President.*HENRY M. PLUMMER, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$534,215.36	\$534,215.36
Guaranty fund.....	15,000.00	15,000.00
Surplus.....	9,520.17	9,520.17
Premium on stocks and bonds.....	3,085.00	.....

\$561,820.53

\$558,735.53

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by mortgage on local real estate.....	\$42,375.20	\$42,375.20	\$42,375.20
Loans on personal security.....	173,232.90	173,232.90	173,232.90
Loans on collateral security.....	60,213.45	60,213.45	60,213.45
County, city, town, and district bonds....	82,370.00	68,500.00	68,500.00
Railroad bonds.....	104,630.00	101,000.00	107,155.00
Bank stock.....	10,140.00	8,400.00	8,400.00
Balance on deposit in Rochester National Bank.....	9,077.38	9,077.38	9,077.38
Real estate.....	5,635.74	5,635.74	5,635.74
Real estate acquired or held by foreclosure.....	74,145.86	74,145.86	74,145.86
	\$561,820.53	\$552,580.53	\$558,735.53

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....		\$28,842.71
Deduct expenses for 1883.....	\$1,797.43	
Deduct state tax for 1883.....	4,414.30	
		\$6,211.73

Net profits to be accounted for.....		\$22,630.98
Dividend of 2 per cent., May 1, 1883.....	\$10,103.12	
Dividend of 2 per cent., Nov. 1, 1883.....	10,349.19	
Carried to guaranty fund.....	2,000.00	
Balance of profits for 1883.....	178.67	

Net profits (as above) accounted for.....		\$22,630.98
Guaranty fund January 1, 1883.....	\$13,000.00	
Other undivided profits January 1, 1883.....	286.51	
Total surplus profits January 1, 1883.....		\$13,286.51
Guaranty fund, January 1, 1884.....	\$15,000.00	
Other undivided profits, January 1, 1884.....	465.18	
Total surplus profits, January 1, 1884.....		\$15,465.18

Increase for the year 1883.....	\$2,178.67
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Surplus profits—Jan. 1, 1881, Restoration; Jan. 1, 1882, \$7,780.10;
Jan. 1, 1883, \$13,286.51; Jan. 1, 1884, \$15,465.18.

Incorporated 1851. Charter perpetual.

Examination completed November 27, 1883, by Buel C. Carter and George E. Gage.

Trustees—John McDuffee, Charles Greenfield, I. W. Lougee, James Farrington, J. H. Edgerly, D. Hanson, and N. Burnham.

Treasurer's bond, \$50,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, December 3, 1880.

Sureties of bond able to respond. Bond deposited with John McDuffee for safe keeping.

Clerk—V. H. Johnson.

Annual compensation of treasurer, \$1,200.

Annual compensation of clerk paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending November 1, 1883: May 1, 1883, \$10,103.12; November 1, 1883, \$10,350.19—2 per cent. each.

Total expense of institution for the twelve months ending October 1, 1883, \$1,450.37.

Amount of state tax paid last year, \$4,414.30.

Amount of other taxes, \$132.64.

Loans and investments are made by trustees; meeting held weekly.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 105.

Increase of deposits since last examination, \$27,645.90.

Number of single loans of 1,000 or less, to separate parties in the state, 86.

Total amount of loans, \$285,821.55.

Total amount of investments, \$184,055.

Largest amount loaned to any individual, corporation, or company, \$25,000.

No debts believed by the trustees to be bad.

Amount of debts on which the trustees believe there may be loss, \$10,000.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF BONDS AND STOCKS OF THE NORWAY PLAINS SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Cook Co., Ill., 7s.....	\$17,775.00	\$15,000.00	\$15,000.00
St. Louis Co., Mo., 6s.....	23,600.00	20,000.00	20,000.00
Cincinnati, Ohio, 7s.....	18,750.00	15,000.00	15,000.00
“ “ 7 3-10s.....	13,200.00	10,000.00	10,000.00
Chicago, Ill., 7s.....	9,045.00	8,500.00	8,500.00
	\$82,370.00	\$68,500.00	\$68,500.00
RAILROAD.			
New York & New England, 6s.....	\$13,500.00	\$15,000.00	\$16,062.50
“ “ 6s.....	22,500.00	25,000.00	28,600.00
Boston & Maine, 7s.....	12,400.00	10,000.00	10,000.00
Northern Pacific, land grants, 6s.....	25,250.00	25,000.00	25,637.50
Grand River Valley, 8s.....	6,180.00	6,000.00	6,855.00
Boston & Maine, 7s.....	24,800.00	20,000.00	20,000.00
	\$104,630.00	\$101,000.00	\$107,155.00
STOCKS.			
BANK.			
Rochester National.....	\$5,490.00	\$5,900.00	\$5,900.00
Great Falls “.....	650.00	500.00	500.00
Strafford “.....	3,200.00	2,000.00	2,000.00
	\$10,140.00	\$8,400.00	\$8,400.00

OSSIPEE VALLEY SAVINGS BANK.—FREEDOM.

JOSIAH THURSTON, *President.*E. I. TOWLE, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$111,585.25	\$111,585.25
Guaranty fund.....	5,000.00	5,000.00
Surplus.....	5,305.68	5,305.68
Premium on stocks and bonds.....	65.00	.....
	<u>\$121,955.93</u>	<u>\$121,890.93</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by mortgage on local real estate.....	\$27,831.12	\$27,831.12	\$27,831.12
Loans on personal security.....	79,797.22	79,797.22	79,797.22
Loans on collateral security.....	7,462.34	7,462.34	7,462.34
Bank stock.....	1,365.00	1,300.00	1,300.00
Balance on deposit in National Banks....	2,275.65	2,275.65	2,275.65
Bank fixtures.....	400.00	400.00	400.00
Cash on hand.....	2,824.60	2,824.60	2,824.60
	<u>\$121,955.93</u>	<u>\$121,890.93</u>	<u>\$121,890.93</u>

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....		\$6,704.46
Deduct expenses for 1883.....	\$500.33	
Deduct state tax for 1883.....	960.15	
		<u>\$1,460.48</u>

Net profits to be accounted for.....		\$5,243.98
Dividend of 2 per cent. April 1, 1883.....	\$1,791.51	
Dividend of 2½ per cent. October 1, 1883.....	2,358.78	
Balance of profits for 1883.....	1,093.69	
Net profits (as above) accounted for.....		<u>\$5,243.98</u>
Guaranty fund January 1, 1883.....	\$5,000.00	
Other undivided profits January 1, 1883.....	3,025.64	
Total surplus profits January 1, 1883.....		<u>\$8,025.64</u>
Guaranty fund January 1, 1884.....	\$5,000.00	
Other undivided profits January 1, 1884.....	4,119.33	
Total surplus profits January 1, 1884.....		<u>\$9,119.33</u>

Increase for the year 1883..... \$1,093.69

Surplus profits—January 1, 1884, \$6,093.69.

Incorporated 1868. Charter perpetual.

Examination May 26, 1884, by Buel C. Carter.

Vice-President—Rensselaer Towle.

Trustees—Stephen J. Kenerson, J. Munson, I. Towle, J. Parsons, George

I. Philbrick, A. D. Merrow, Wm. Furbush, Edwin Towle, R. Towle.

Treasurer's bond, \$25,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, December 28, 1881. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Assistant Treasurer—George I. Philbrick.

Annual compensation of treasurer, \$400.

Annual compensation of assistant treasurer paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending April 31, 1884: 2 per cent., April, 1884, \$1,791.51; $2\frac{1}{2}$ per cent., October, 1883, \$2,353.78.

Total expense of institution for twelve months ending April 30, 1884, \$426.72.

Amount of state tax paid last year, \$960.15.

Amount charged off as losses since last examination, \$78.

No other taxes.

Indebtedness of trustees as principal, \$603; as surety, \$699.63.

Loans and investments are made by committee of trustees.

Reports are made as required by law.

This bank receives 2 per cent. interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 98; increase of deposits since last examination, \$22,528.58.

Number of single loans of \$1,000 or less to separate parties in the state, 364.

Total amount of loans, \$115,090.68.

Total amount of investments, \$1,300.

Largest amount loaned to any individual, corporation, or company, \$4,500.

No debts believed by the trustees to be bad.

Amount of debts which the trustees believe to be doubtful, \$300.

No interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

PENACOOK SAVINGS BANK.—PENACOOK.

ISAAC K. GAGE, *President*.SAMUEL F. BROWN, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$30,812.53	\$30,812.53
Guaranty fund.....	114.73	114.73
Surplus.....	2,146.92	2,146.92
	<u>\$33,074.18</u>	<u>\$33,074.18</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages.....	\$27,150.00	\$27,150.00	\$27,150.00
Loans secured by mortgages on local real estate.....	1,250.00	1,250.00	1,250.00
Loans on personal security.....	4,277.00	4,277.00	4,277.00
Loans on collateral security.....	290.00	290.00	290.00
Cash on hand.....	107.18	107.18	107.18
	<u>\$33,074.18</u>	<u>\$33,074.18</u>	<u>\$33,074.18</u>

Statement of earnings for the year ending December 31, 1883, not returned.

Incorporated 1869. Charter perpetual.

Examination completed April 1, 1884, by Buel C. Carter and George E. Gage.

Vice-President—J. S. Brown.

Trustees—I. K. Gage, J. S. Brown, Charles E. Foot, T. O. Wilson, A. W. Rolfe, J. A. Coburn, R. D. Scales, W. H. Allen, J. C. Linehan, C. M. Rolfe, J. E. Rines, C. H. Amsden, C. H. Sanders.

Treasurer's bond, \$30,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, April 21, 1881. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Annual compensation of treasurer, \$200.

Officers have taken their official oath.

Dividends for the year ending March 31, 1884: 4 per cent., October, 1883, \$1,209.71.

Total expense of institution for the twelve months ending March 31, 1884, \$200.

Amount of state tax paid last year, \$428.11.

Indebtedness of trustees as principal, \$250; as surety, \$320.

Loans and investments are made by committee of trustees, who meet as occasion requires.

Reports are made as required by law.

This bank receives 4 per cent. interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 20.

Decrease of deposits since last examination, \$4,213.18.

Number of single loans of \$1,000 or less, to separate parties in the state, 19.

Total amount of loans, \$32,967.

Largest amount loaned to any individual, corporation, or company, \$1,000.

The funds of the institution are invested agreeably to the laws of New Hampshire.

PEOPLE'S SAVINGS BANK.—MANCHESTER.

PERSON C. CHENEY, *President.* GEORGE B. CHANDLER, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$554,376.68	\$554,376.68
Guaranty fund.....	100,000.00	100,000.00
Surplus.....	31,697.92	31,697.92
Premium on stocks and bonds.....	4,600.00	
	<u>\$690,674.60</u>	<u>\$686,074.60</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$628,092.31	\$628,092.31	\$628,092.31
Loans on personal security	11,806.00	11,806.00	11,806.00
Loans on collateral security.....	15,950.00	15,950.00	15,950.00
U. S. bonds.....	24,600.00	20,000.00	20,000.00
Balance on deposit in Amoskeag National Bank	7,467.11	7,467.11	7,467.11
Real estate acquired or held by foreclosure	1,100.00	1,100.00	1,100.00
Cash on hand	1,659.18	1,659.18	1,659.18
	<u>\$690,674.60</u>	<u>\$686,074.60</u>	<u>\$686,074.60</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....		\$44,701.93
Deduct expenses for 1883.....	\$1,189.75	
Deduct state tax for 1883.....	5,309.06	
		<u>\$6,498.81</u>

Net profits to be accounted for.....		\$38,203.12
Dividend of 5 per cent., April 1, 1883.....	\$23,495.99	
Dividend of 4 per cent. for six months ending Apr. 1, 1883, to special depositors.....	2,000.00	
Balance of profits for 1883.....	12,707.13	
Net profits (as above) accounted for		<u>\$38,203.12</u>
Guaranty fund Jan. 1, 1883.....	\$50,000.00	
Other undivided profits Jan. 1, 1883.....	57,845.44	
Total surplus profits, Jan. 1, 1883.....		<u>\$107,845.44</u>
Guaranty fund Jan. 1, 1884, guaranty fund increased \$50,000 by taking that amt. from surplus...	\$100,000.00	
Other undivided profits Jan. 1, 1884.....	20,552.57	
Total surplus profits Jan. 1, 1884		<u>\$120,552.57</u>
Increase for the year 1883.....		<u>\$12,707.13</u>

Surplus profits Jan. 1, '81, \$90,275.93; Jan. 1, '82, \$99,260.41; Jan. 1, '83, \$107,845.44; Jan. 1, '84, \$120,552.57.

Incorporated 1873. Charter perpetual.

Examination completed March 11, 1884, by Buel C. Carter and George E. Gage.

Trustees—Person C. Cheney, Atherton W. Quint, Moody Currier, Abraham P. Olzendam, Elijah M. Topliff, Henry M. Putney, Charles H. Bartlett, Edson Hill, George W. Riddle, G. B. Chandler.

Treasurer's bond, \$50,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, Sept. 15, 1874. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Clerk—Edward M. Brooks.

Annual compensation of treasurer, \$1,000.

Annual compensation of clerk paid by treasurer.

Expense for year ending Jan. 1, 1884, \$1,189.75.

Officers have taken their official oath.

Dividends for the year ending March 31, 1884: 5 per cent. to general depositors, April 1, 1883.

Dividend of 100 per cent., amounting to \$50,000, declared special depositors Oct. 1, 1883.

Amount of state tax paid last year, \$5,309.56.

No other taxes.

No indebtedness of trustees as principal or surety.

Loans and investments are made by executive committee and treasurer, who meet monthly.

Reports are made as required by law.

This bank receives rent and heat in consideration of its deposits in Amoskeag National Bank.

Increase of depositors since last examination by bank commissioners, 51.

Increase of deposits since last examination, \$66,583.29.

Number of single loans of \$1,000 or less to separate parties in the state, 1.

Total amount of loans, \$647,871.75.

Total amount of investments, \$20,000.

Largest amount loaned to any individual, corporation, or company, \$10,000.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

No interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

PETERBOROUGH SAVINGS BANK.—PETERBOROUGH.

JAMES SCOTT, *President.*M. L. MORRISON, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$592,938.69	\$592,938.69
Guaranty fund	17,060.66	17,060.66
Surplus.....	13,104.69	13,104.69
Premium on stocks and bonds.....	20,433.17	.....
	<u>\$643,537.21</u>	<u>\$623,104.04</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$117,146.68	\$17,146.68	\$117,146.68
Loans secured by mortgages on local real estate.....	106,951.62	106,951.62	106,951.62
Loans on personal security.....	24,887.24	24,887.24	24,887.24
Loans on collateral security.....	14,198.35	14,198.35	14,198.35
County, city, town, and district bonds ...	158,003.00	146,200.00	133,730.00
Railroad bonds	40,730.00	40,500.00	39,095.00
Railroad stock.....	63,760.00	74,640.00	74,140.28
Bank stock.....	65,471.00	52,500.00	59,166.00
Miscellaneous bonds.....	5,500.00	5,000.00	5,000.00
Miscellaneous stocks.....	2,850.00	2,850.00	4,749.59
Balance on deposit in First National Bank, Peterborough.....	2,224.93	2,224.93	2,224.93
Bank building.....	17,888.62	17,888.62	17,888.62
Real estate acquired or held by foreclosure.....	10,698.43	10,698.43	10,698.43
Bank fixtures.....	1,767.69	1,767.69	1,767.69
Cash on hand.....	11,459.65	11,459.65	11,459.65
	<u>\$643,537.21</u>	<u>\$628,313.21</u>	<u>\$623,104.04</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....		\$40,899.13
Deduct expenses for 1883.....	\$3,166.01	
Deduct state tax for 1883.....	5,615.22	
Deduct premiums paid.....	838.00	
Deduct items charged off.....	1,450.29	
		<u>\$11,069.52</u>

Net profits to be accounted for.....		\$29,829.61
Dividend of 2 per cent., Jan. 6, 1883.....	\$11,491.72	
Dividend of 2 per cent., July 7, 1883.....	11,508.58	
Carried to guaranty fund	2,982.96	
Balance of profits for 1883.....	3,846.35	

Net profits (as above) accounted for.....		\$29,829.61
Guaranty fund Jan. 1, 1883	\$14,077.70	
Other undivided profits Jan. 1, 1883.....	15,737.25	
Total surplus profits Jan. 1, 1883.....		\$29,814.95
Guaranty fund Jan. 1, 1884.....	\$17,060.66	
Other undivided profits Jan. 1, 1884.....	19,583.60	
Total surplus profits Jan. 1, 1884.....		<u>\$36,644.26</u>

Increase for the year 1883.....		\$6,829.31
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Incorporated 1859. Charter perpetual.

Examination completed June 19, 1884, by George E. Gage.

Trustees—J. Scott, F. Livingston, D. B. Cutter, N. Hunt, Thomas Little, A. A. Farnsworth, C. H. Brooks, Isaac Hadley, G. W. Farrar, W. D. Chase, W. G. Livingston, M. L. Morrison, E. W. McIntosh.

Treasurer's bond, \$75,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, April 8, 1873. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Clerk—Nellie F. Cummings.

Annual compensation of treasurer, \$1,000.

Annual compensation of clerk, \$1 per day.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884: 2 per cent., July, 1883, \$11,508.58; January, 1884, 2 per cent., \$11,433.98.

Total expense of institution for the twelve months ending May 31, 1884, \$8,113.51, including amounts charged off and expense connected with collection of Kansas notes.

Amount of state tax paid last year, \$5,615.22.

Amount of other taxes, \$229.52.

Loans and investments are made by C. H. Brooks, Geo. W. Farrar, and E. W. McIntosh, who meet as occasion requires.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 21.

Increase of deposits since last examination, \$477.03.

Amount of bank's assets in Boston for safe-keeping, \$213,840.

Number of single loans of \$1,000 or less to separate parties in the state, 161.

Total amount of loans, \$263,173.89.

Total amount of investments, \$315,880.83.

Largest amount loaned to any individual, corporation, or company, \$15,000.

No debts believed to be bad.

No interest unpaid for over six months.

Amount of debts believed by the trustees to be doubtful, \$2,000.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE PETERBOROUGH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Independent school-district, Ia., 8s.	\$200.00	\$200.00	\$200.00
Board of Education, 6s.	6 000.00	6,000.00	6,000.00
Town of Peterborough, 6s.	24,400 00	22,200.00	22,20 00
Roseville, Ill., 8s.	5,250 00	5,000.00	4,375.00
Bell Flower, Ill., 8s.	33,000.00	30,000.00	26,250.00
Bloomington, Ill., 10s.	2,200.00	2,000.00	1,900.00
Osceola, Ill., 10s.	13,200.00	12,000.00	11,760.00
City of Lansing, 10s.	800.00	800.00	800.00
St Louis, 6s.	25,680.00	24,000.00	20,680 00
Newport, 7 3-10s.	6,600.00	6,000.00	5,940.00
Elizabeth, 7s.	500.00	1,000.00	930.00
Peoria, Ill., 7s.	16,800.00	16,000.00	13 600.00
Detroit, 7s.	23,373.00	21,000.00	19,115.90
	\$158,003.00	\$146,200.00	\$133,730.00
RAILROAD.			
Peterborough, 6s.	\$500.00	\$500.00	\$500.00
Peterborough & Hillsborough, 6½s.	5,000.00	5,000.00	4,775.00
Chicago, Burlington & Quincy, 4s.	940.00	1,000.00	420 00
Northern Pacific, 6s.	6,000.00	6,000.00	6,000.00
Little Rock & Fort Smith, 7s.	4,250 00	5,000.00	5,000.00
Atchison, Topeka & Santa Fe, 5s.	5,000.00	5,000.00	4,400.00
Sonora, 7s.	2,000.00	2,000.00	2,000.00
St. Paul & Northern Pacific, 6s.	8,000.00	8,000.00	8,000.00
Chicago, Milwaukee & St. Paul, 6s.	9,040.00	8 000.00	8,000.00
	\$40,730.00	\$40,500.00	\$39,095.00
MISCELLANEOUS.			
Burlington Steam Supply.	\$5,500.00	\$5,000.00	\$5,000.00
STOCKS.			
BANK.			
Monadnock National.	\$9,768.00	\$7,400.00	\$9,414.00
First National, Frankestown.	26,750.00	21,400 00	23 327.00
First National, Peterborough.	9,315.00	6,900.00	9,035.00
Souhegan National, Milford.	3,125 00	2 500 00	2 550 00
Hillsborough National.	13,688.00	11,800.00	12,290 00
Citizens National, Keene.	625.00	500.00	550.00
Richardson county, Neb.	2,200.00	2,000.00	2,000 00
	\$65,471 00	\$52,500.00	\$59,166.00
RAILROAD.			
Chicago, Burlington & Quincy.	\$140.00	\$140 00	\$140.00
" " 135 shares.	16,605.00	13 500.00	16,947.78
Atchison, Topeka & Santa Fe, 230 shares.	18,170.00	23,000.00	19,452.50
Central Pacific, 50 shares.	3,000.00	5,000.00	4,500.00
Union Pacific, 100 shares.	8,000.00	10,000 00	10,000 00
Chicago & North Western, 80 shares.	9,120 00	8,000.00	9,600.00
Chicago, St. Paul, Minneapolis & Omaha, 50 shares.	4,550.00	5,000.00	5,000.00
Pullman Palace Car, 25 shares.	2,675.00	2,500.00	2,500 00
Vermont & Canada, 75 shares.	1,500 00	7,500.00	6,000.00
	\$63,760.00	\$74,640.00	\$74,140.28
MISCELLANEOUS.			
Niagara Fire Insurance Co., 45 shares.	\$2,850.00	\$2,250.00	\$4,749.55

PISCATAQUA SAVINGS BANK.—PORTSMOUTH.

E. P. KIMBALL, *President*.R. C. PEIRCE, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$322,547.00	\$322,547.00
Guaranty fund.....	2,500.00	2,500.00
Surplus.....	8,785.17	8,785.17
	<hr/>	
	\$333,832.17	
Premium on stocks and bonds impaired.....	127.46	
	<hr/>	
	\$333,704.71	\$333,832.17

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages.....	\$106,550.00	\$106,550.00	\$106,550.00
Loans secured by mortgage on local real estate.....	20,055.67	20,055.67	20,055.67
Loans on personal security.....	17,871.79	17,871.79	17,871.79
Loans on collateral security.....	33,000.00	33,000.00	33,000.00
State warrants.....	5,019.83	5,000.00	5,019.83
County, city, town, and district bonds.....	88,714.00	85,800.00	87,450.75
Railroad bonds.....	8,500.00	10,000.00	9,036.75
Bank stock.....	21,059.00	20,000.00	22,517.13
Miscellaneous bonds.....	26,250.00	25,000.00	25,645.88
Balance on deposit in First National Bank, Portsmouth.....	5,209.47	5,209.47	5,209.47
Cash on hand.....	1,474.95	1,474.95	1,474.95
	<hr/>		
	\$333,704.71	\$330,961.88	\$333,832.17

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....		\$22,581.58
Deduct expenses for 1883.....	\$623.55	
Deduct state tax for 1883.....	3,056.66	
Deduct items charged off.....	4,000.00	
	<hr/>	<hr/>
		\$7,680.21
Net profits to be accounted for.....		\$14,901.37
Dividend of 2 per cent. January 1, 1883.....	\$5,558.63	
Dividend of 2 per cent. July 1, 1883.....	5,793.40	
Carried to guaranty fund.....	500.00	
Balance of profits for 1883.....	3,019.34	
Net profits (as above) accounted for.....		\$14,901.37
Guaranty fund January 1, 1883.....	\$2,000.00	
Other undivided profits January 1, 1883.....	9,552.45	
Total surplus profits January 1, 1883.....		\$11,552.45
Guaranty fund January 1, 1884.....	\$2,500.00	
Other undivided profits January 1, 1884.....	12,571.79	
Total surplus profits January 1, 1884.....		\$15,071.79
		<hr/>
Increase for the year 1883.....		\$3,519.34

Incorporated 1877. Charter perpetual.

Examination completed November 30, 1883, by Buel C. Carter and Geo. E. Gage.

Trustees—E. P. Kimball, J. H. Broughton, J. W. F. Hobbs, E. B. Philbrick, H. A. Yeaton, W. L. Dwight, R. C. Peirce, E. C. Spinney, J. A. Walker, A. F. Howard, J. H. Hutchinson.

Treasurer's bond, \$35,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond March 16, 1881. Sureties of bond able to respond. Bond deposited with president of First National Bank for safe keeping.

Annual compensation of treasurer not fixed.

Officers have taken their official oath.

Dividends for the year ending November 30, 1883: 2 per cent., January, 1883, \$5,558.63; 2 per cent., July, 1883, \$5,793.40.

Total expense of institution for the 12 months ending November 30, 1883, \$603.23.

Amount of state tax paid last year, \$3,056.66.

Amount charged off as losses since last examination, \$1,000.

No other taxes.

Indebtedness of trustees as principal, \$4,000; none as surety.

Loans and investments are made by investment committee, who meet when necessary.

Reports are made as required by law.

Increase of depositors since last examination by bank commissioners, 58; increase of deposits since last examination, \$26,406.80.

Number of single loans of \$1,000 or less to separate parties in the state, 13.

Total amount of loans, \$177,477.61.

Total amount of investments, \$149,670.29.

Largest amount loaned to any individual, corporation, or company, \$10,000.

No debts believed by the trustees to be bad.

Amount of debts which the trustees believe to be doubtful, none.

Very little interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE PISCATAQUA SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
STATE.			
Colorado, warrants, 6s.	\$5,019.83	\$5,000.00	\$5,019.88
COUNTY, CITY, TOWN, AND DISTRICT.			
City of East Saginaw, Mich., 6s.	\$5,000.00	\$5,000.00	\$5,142.50
" Jackson, Mich., 6s.	1,365.00	1,300.00	1,300.00
" Nashua, N. H., 6s.	210.00	200.00	200.00
" Jersey, N. J., 6s.	5,000.00	5,000.00	5,500.00
" Rock Island, Ill., 6s.	2,100.00	2,000.00	2,100.00
" Sedalia, Mo., 5s.	5,000.00	5,500.00	5,005.00
" Paoli, school, Kan., 6s.	5,250.00	5,000.00	5,300.00
Township of Henry, Ill., 6s.	2,100.00	2,000.00	2,000.00
" Ottawa, O., 6s.	6,300.00	6,000.00	6,130.00
" Rushville, Ind., 6s.	6,500.00	6,400.00	6,573.25
" Delphos, O., 6s.	7,400.00	7,000.00	7,070.00
Village of Ada, O., 7s.	3,100.00	3,000.00	3,150.00
" Spencerville, O., 7s.	2,120.00	2,000.00	2,090.00
Pleasant township, O., 6s.	3,150.00	3,000.00	3,090.00
Maysville " school, Mo., 6s.	3,600.00	3,500.00	3,500.00
	\$58,245.00	\$56,900.00	\$58,150.75
COUNTY.			
Hancock, Ill., 6s.	\$525.00	\$500.00	\$485.00
Lafayette, Mo., 6s.	2,120.00	2,000.00	1,910.00
Dauphin, Ill., 6s.	5,300.00	5,000.00	4,925.00
Dallas, Tex., 7s.	3,200.00	3,000.00	3,108.67
Otter-Tail, Minn., 6s.	4,200.00	4,000.00	4,181.33
Grant, Ind., 6s.	4,200.00	4,000.00	4,020.00
Marion, Ind., 6s.	4,200.00	4,000.00	4,170.00
Green, Ind., 6s.	6,300.00	6,000.00	6,100.00
Auglaize, O., 6s.	424.00	400.00	400.00
	\$30,469.00	\$28,900.00	\$29,300.00
RAILROAD.			
Chicago & South-Western, 7s.	\$1,000.00	\$1,000.00	\$1,304.25
Portsmouth, Great Falls & Conway, 4½s.	7,500.00	9,000.00	7,732.50
	\$8,500.00	\$10,000.00	\$9,036.75
MISCELLANEOUS.			
City Water-Works, Omaha, Neb., 6s.	\$5,250.00	\$5,000.00	\$5,070.83
Board of Education, Lamar, Mo., 6s.	5,250.00	5,000.00	5,075.60
Indianapolis Water Co., Ind., 6s.	5,250.00	5,000.00	5,400.00
Keystone Gas Co., Pa., 6s.	7,350.00	7,000.00	7,000.00
Burlington Water Co., Iowa, 6s.	3,150.00	3,000.00	3,100.00
	\$26,250.00	\$25,000.00	\$25,645.83
STOCKS.			
BANK.			
New Hampshire National.	\$3,132.00	\$2,900.00	\$3,087.00
Merchants' " Kan.	3,500.00	3,300.00	3,335.00
Pacific " Boston.		3,000.00	2,000.00
Central " N. Y.	3,564.00	2,700.00	3,489.38
Trust " Portsmouth.	3,848.00	2,600.00	3,730.00
Nat. Mechanics' & Traders', "	575.00	500.00	545.75
Nat. Bank of Commerce, Boston.	3,840.00	3,000.00	3,730.00
Nat. Granite State, Exeter.	2,600.00	2,000.00	2,600.00
	\$21,059.00	\$20,000.00	\$22,517.13

PITTSFIELD SAVINGS BANK.—PITTSFIELD.

R. L. FRENCH, *President*.GEORGE F. BERRY, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$236,356.77	\$236,356.77
Guaranty fund.....	4,875.00	4,875.00
Surplus.....	4,941.89	4,941.89
	<u>\$246,173.66</u>	
Premium on stocks and bonds impaired...	2,124.12	
	<u>\$244,049.54</u>	<u>\$246,173.66</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$72,100.00	\$72,100.00	\$72,100.00
“ “ “ mortgages on local real estate.....	43,968.08	43,968.08	43,968.08
Loans on personal security.....	48,444.62	48,444.62	48,444.62
Loans on collateral security.....	38,486.38	38,486.38	38,486.38
County, city, town, and district bonds....	6,365.00	6,055.00	6,379.12
Railroad bonds.....	27,070.00	28,500.00	29,105.00
Railroad stock.....	80.00	1,000.00	1,000.00
Bank stock.....	625.00	500.00	500.00
Miscellaneous bonds.....	500.00	500.00	500.00
Balance on deposit in Merchants' National Bank, Manchester.....	602.78	602.78	602.78
Bank building.....	4,100.00	4,100.00	4,100.00
Cash on hand.....	987.68	987.68	987.68
	<u>\$244,049.54</u>	<u>\$245,244.54</u>	<u>\$246,173.66</u>

Statement of earnings for the year ending March 12, 1884.

Earnings for the year 1883.....	\$13,085.49
Deduct expenses for 1883.....	\$1,241.19
Deduct state tax for 1883.....	2,133.74
Deduct items charged off.....	485.00
	<u>3,859.93</u>
Net profits to be accounted for.....	<u>\$9,225.56</u>
Dividend of 4 per cent., Sept. 12, 1883.....	\$8,041.29
Carried to guaranty fund.....	875.00
Balance of profits for 1883.....	309.27
Net profits (as above) accounted for.....	<u>\$9,225.56</u>
Guaranty fund Mar. 12, 1883.....	\$4,000.00
Other undivided profits Mar. 12, 1883.....	3,092.73
Total surplus profits Jan. 1, 1883.....	<u>\$7,092.73</u>
Guaranty fund Mar. 12, 1884.....	\$4,875.00
Other undivided profits Mar. 12, 1884.....	3,402.00
Total surplus profits, Jan. 1, 1884.....	<u>\$8,277.00</u>
Increase for the year ending Mar. 12, 1884.....	<u>\$1,184.27</u>
Surplus profits—Jan. 1, '81, \$3,830; Jan. 1, '82, \$5,264; Jan. 1, '83, \$7,092.73; Jan. 1, '84, \$8,277.	

Incorporated 1858. Charter perpetual.

Examination completed May 20, 1884, by George E. Gage.

Trustees—R. L. French, Sylvester H. French, Wm. G. French, J. J. Jenness, P. I. Hook, T. H. Thorndike, Lowell Brown, B. F. Kaime, J. Clough, H. A. Tuttle, E. L. Carr, A. B. Taylor, George F. Berry.

Treasurer's bond, \$35,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, June 24, 1882. Sureties of bonds able to respond. Bond deposited with president for safe keeping.

Annual compensation of treasurer, \$800.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884: Sept. 12, 1883, 4 per cent., \$8,041.29.

Total expense of institution for the twelve months ending May 1, 1884, \$1,165.25.

Amount of state tax paid last year, \$2,133.74.

Amount of other taxes, \$71.99.

Indebtedness of trustees as principal, \$3,831.51; as surety, \$17,683.28.

Loans and investments are made by H. A. Tuttle, E. L. Carr, B. F. Kaime, president, and treasurer, as occasion requires.

Reports are made as required by law.

This bank receives 3 per cent. interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 64.

Increase of deposits since last examination, \$12,855.57.

Number of single loans of \$1,000 or less to separate parties in the state, 140.

Total amount of loans, \$202,999.08.

Total amount of investments, \$37,484.12.

Largest amount loaned to any individual, corporation, or company, \$31,000.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

Amount of interest unpaid for over six months, \$40.56.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE PITTSFIELD SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Clay county, Minn., 7s.....	\$3,150.00	\$3,000.00	\$3,210.00
Douglas county bridge, Neb., 7s.....	2,100.00	2,000.00	2,100.00
City of Manchester, N. H., 6s.....	660.00	600.00	600.00
Boone County School Dist. 21, Neb., 7s...	180.00	180.00	184.50
Greeley " 18, " 7s...	275.00	275.00	284.62
	\$6,365.00	\$6,055.00	\$6,379.12
RAILROAD.			
Boston, Concord & Montreal, 6s.....	\$10,300.00	\$10,000.00	\$10,600.00
Cincinnati Northern, 6s.....	1,200.00	3,000.00	2,925.00
Terre Haute & South-Eastern, 7s.....	2,080.00	2,000.00	2,080.00
Kansas Pacific, 6s.....	3,240.00	3,000.00	3,000.00
New York & New England, 6s.....	5,000.00	5,000.00	5,000.00
Oregon Short Line, 6s.....	4,750.00	5,000.00	5,000.00
Brunswick & Chillicothe, 6s.....	500.00	500.00	500.00
	\$27,070.00	\$28,500.00	\$29,105.00
STOCKS.			
BANK.			
Merchants' National, Manchester.....	\$625.00	\$500.00	\$500.00
RAILROAD.			
Union Pacific.....	\$800.00	\$1,000.00	\$1,000.00
MISCELLANEOUS BONDS.			
Iowa Loan and Trust Co., debenture bond	\$500.00	\$500.00	\$500.00

PORTSMOUTH SAVINGS BANK.—PORTSMOUTH.

WILLIAM H. ROLLINS, *President*. JOSEPH HILLER FOSTER, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors	\$2,995,797.56	\$2,995,797.56
Guaranty fund	98,541.56	98,541.56
Surplus	95,399.99	95,399.99
Premium on stocks and bonds	91,146.33	.....
	<u>\$3,280,875.44</u>	<u>\$3,189,739.11</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western city and farm mortgages	\$1,166,422.47	\$1,166,422.47	\$1,166,422.47
Loans secured by mortgages on local real estate	244,548.59	244,548.59	244,548.59
Loans on personal security	64,794.87	76,794.87	76,794.87
Loans on collateral security	48,910.04	48,910.04	48,910.04
U. S. bonds	145,842.00	130,100.00	130,100.00
State bonds	93,804.00	79,900.00	79,900.00
County, city, town, and district bonds	963,770.00	916,638.30	902,902.86
Railroad stock	6,800.00	49,600.00	12,000.00
Bank stock	33,782.00	28,500.00	33,364.00
History books of Portsmouth bank	1,378.63	1,356.63	1,356.63
Miscellaneous bonds	203,350.00	198,500.00	196,350.00
Miscellaneous investments	130,820.00	128,000.00	128,835.25
Balance on deposit in National Mechanics and Trader's bank	55,728.34	55,728.34	55,728.34
Real estate	10,000.00	10,000.00	10,000.00
Real estate acquired or held by foreclosure	107,780.00	99,381.56	99,381.56
Cash on hand	3,144.50	3,144.50	3,144.50
	<u>\$3,280,875.44</u>	<u>\$3,237,525.30</u>	<u>\$3,189,739.11</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883	\$197,819.46
Deduct expenses for 1883	\$6,524.64
Deduct state tax and other taxes for 1883	28,994.52
	<u>\$35,515.16</u>
Net profits to be accounted for	\$162,304.30
Dividend of 2 per cent., July 1, 1883	\$57,582.01
Dividend of 2 per cent., Jan. 1, 1884	58,229.44
Carried to guaranty fund	17,139.70
Balance of profits for 1883	29,353.15
Net profits (as above) accounted for	\$162,304.30
Guaranty fund, Jan. 1, 1883	\$89,109.66
Other undivided profits Jan. 1, 1883	14,891.81
Total surplus profits, Jan. 1, 1883	\$104,001.47
Guaranty fund Jan. 1, 1884	\$106,249.36
Other undivided profits Jan. 1, 1884	44,244.96
Total surplus profits Jan. 1, 1884	<u>\$150,494.32</u>
Increase for the year 1883	<u>\$46,492.85</u>

Surplus profits—Jan. 1, 1881, \$78,595.63; Jan. 1, 1882, \$119,436.20; Jan. 1, 1883, \$104,001.47; Jan. 1, 1884, \$150,494.32.

Incorporated 1823. Charter perpetual.

Examination completed Nov. 19, 1883, by Buel C. Carter and George E. Gage.

Trustees—Samuel Adams, L. D. Spalding, J. H. Thacher, C. H. Mendum, J. Knowlton, J. Sise, J. L. Pray, B. F. Webster, J. W. Emery, F. E. Call, C. H. Rollins, D. Marcy, J. Loughton, M. Bufford, C. M. Loughton, H. M. Clark, W. Freeman, W. W. Cotton.

Clerk—A. C. Hoyt.

Bond deposited with president for safe keeping. Amount of treasurer's bonds, \$190,000; dated July 21, 1877, and April 17, 1882; copies on file with the secretary of state, and on books of bank.

Annual compensation of treasurer, \$2,800.

Annual compensation of clerk, \$1,700.

Officers have taken their official oath.

Dividends for the year ending Oct. 31, 1883, Jan., 1883, 2 per cent., \$56,616.66; July, 1883, 2 per cent., \$57,582.01.

Total expense of the institution for the 10½ months ending Oct. 31, 1883, \$5,325.98.

Amount of state tax paid last year, \$28,450.68.

Amount of other taxes, \$2,050.43.

Indebtedness of trustees as principal, \$3,500.

Loans and investments are made by committee of five trustees, president, and treasurer, who meet weekly.

Reports are made as required by law.

This bank receives 2 per cent interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 82.

Increase of deposits since last examination, \$83,778.56.

Number of single loans of \$1,000 or less to separate parties in the state, 150.

Total amount of loans, \$1,536,675.97.

Total amount of investments, \$1,484,808.74.

Largest amount loaned to any individual, corporation, or company, \$30,000.

No debts believed by the trustees to be bad.

Amount of debts believed to be doubtful, about \$8,000.

Amount of interest unpaid for over six months, \$234.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE PORTSMOUTH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
U. S. bonds, reg. 4½s	\$89,620 00	\$80,000.00	\$80,000.00
“ “ 4s	56 1 00	50,000.00	50,000 00
“ “ 4s	122.00	100.00	100.00
	\$145,842.00	\$130,100 00	\$130,100.00
STATE.			
New Hampshire, 6s	\$67,080.00	\$55,900.00	\$55,900 00
District of Columbia, 5s	26,724.00	24,000.00	24,000.00
	\$93,804.00	\$79,900.00	\$79,900.00
COUNTY.			
Adair, Mo., 10s	\$36,000.00	\$30,000.00	\$31,650 00
Blackford, Ind., 7s	14,040.00	13,500.00	13,500 00
Hancock, Ill., 6s	13,000.00	13,000.00	13,000.00
Lewis, Mo., 8s	4,500.00	4,500.00	4,500.00
Huntingdon, Ind., 7s	1,500.00	1,500.00	1,500.00
Parke, Ind., 6s	12,600.00	12,000.00	12,000.00
St. Louis, Mo., 7s	5 100.00	5,000.00	5,000.00
Jefferson county school-district, Neb., 8s ..	1 600.00	1,500.00	1,500.00
Otoe “ “ Neb., 8s ..	15,750.00	15,000.00	15,000.00
Morgan “ “ Ill., 7s ..	10,300.00	10,000.00	10,000.00
Henry, Ia., 7s	5 000.00	5,000.00	5,000.00
Mercer, Ill., 6s	2,150.00	2,150.00	2,150.00
Wood, O., 7s	10,300.00	10,000.00	10,000.00
Pawnee co. school-district No. 1, Neb., 10s ..	10,800.00	9,000.00	10,000.00
Adams, Ill., 6s	10,000.00	10,000.00	9,500.00
Lee, Ia., 6s	17 340.00	17,000.00	17,000.00
Montgomery, Kan., 7s	12,600.00	12,000.00	12,000.00
Barton, Mo., 6s	6,250.00	6,500.00	6,500.00
Nemaha co. school-district 85, Kan., 6s	700.00	690.00	690.00
Nodaway “ 7, Mo., 10s ..	1,944.00	1,800.00	1,854.00
Jasper “ Mo., 10s ..	3,800.00	3,600.00	3,600.00
Dade “ 4, Mo., 10s ..	500.00	500.00	500.00
Henry “ 1, Mo., 10s ..	530.00	530.00	530.00
Lawrence, “ 6, Mo., 10s ..	2,500.00	2,350.00	2,350.00
Seward, “ 5, Neb., 7s ..	3,090.00	3,000.00	3,090.00
Otter Tail, Minn., 6s	10,000.00	10,000.00	9,700.00
	\$212,469.00	\$200,120.00	\$202,114.00
CITY.			
Brazil, Ind., 9s	\$11,000.00	\$10,000.00	\$10,000.00
Warsaw, Ind., 7s	5,250.00	5,000.00	5,000.00
Warsaw, Ill., 6s	15,500.00	15,200.00	13,984.00
Wausau, Wis., 7s	10,500.00	10,000.00	10,000.00
Detroit, Mich., 7s	16 200.00	15,000.00	15,000.00
Keokuk Ia., 8s	11 448.00	10,600.00	10,600.00
Madison, Wis., 7s	21,500.00	21,500.00	21,500.00
Portsmouth, N. H., 6s	16,800.00	14,000.00	14,000.00
Nebraska, Neb., 7s	11 200.00	11,200.00	11,200.00
Jersey City, N. J., 7s	25 920.00	24,000.00	24,000.00
Sedalia, Mo., 5s	15,000.00	15,000.00	14,250.00
Kansas City, Mo., 10s	22,000.00	20,000.00	20,000.00
Ottawa, Kan., 8s	16 225.00	15,500.00	15,500.00
Jacksonville, Ill., 6s	20,600.00	20,000.00	20,000.00
Litchfield, Ill., 10s	5,000.00	10,000.00	5,000.00
Mt. Vernon, Ind., 6s	18,000.00	17,700.00	16,810.00
Terre Haute, Ind., 6s	20,200.00	20,000.00	20,000.00
Springfield, Ill., 7s and 8s	37,275.00	35,500.00	35,500.00
West Chicago, Ill., 7s	5,500.00	5,000.00	5,000.00
Erie, Pa., 7s	15,900.00	15,000.00	15,000.00
Lockhaven, Pa., 6s	3,000.00	3,000.00	3,000.00
Carthage, Mo., 6s	15,750.00	15,000.00	15,000.00

SCHEDULE OF THE BONDS AND STOCKS OF THE PORTSMOUTH SAVINGS BANK.—Continued.

BONDS.	Market Value.	Par Value.	Value on books.
Des Moines, Ia., 7s	\$14,000.00	14,000.00	\$14,000.00
Anderson, Ind., 6s.....	10,500.00	10,000.00	10,000.00
East St. Louis Mo., 7s.....	500.00	2,000.00	500.00
Evansville, Ind., 7s.....	15,000.00	15,000.00	15,000.00
Jeffersonville, Ind., 8s.....	10,200.00	10,000.00	10,000.00
Dubuque, Ia., 6s.....	5,000.00	5,000.00	5,000.00
Muscatine, Ia., 6s.....	17,000.00	17,000.00	15,300.00
Iowa City, Ia., 8s.....	11,000.00	10,000.00	10,000.00
Cincinnati, O., 7 3-10s.....	39,000.00	30,000.00	31,000.00
Ironton, O., 8s.....	10,500.00	10,000.00	10,000.00
Lima, Ia., 6s	5,000.00	5,000.00	5,000.00
	\$477,468.00	\$456,200.00	\$445,149.00
TOWN.			
Greenland, N. H., 5s	\$500.00	\$500.00	\$500.00
Gosport, N. H., 6s.....	4,668.00	4,668.00	4,668.00
Newcastle, N. H., 6s.....	550.00	550.00	550.00
Bloomington, Ind., 7s.....	24,200.00	23,000.00	23,000.00
Morrisville, Ind., 7s.....	7,350.00	7,000.00	7,000.00
Champaign, Ind., 8s.....	12,500.00	11,500.00	11,500.00
West Mitchell, Ind., 7s.....	1,500.00	1,500.00	1,500.00
Monticello, Ind., 8s.....	5,250.00	5,000.00	5,000.00
Farmers, Ind., 7s.....	10,500.00	10,000.00	10,000.00
Pleasant, Ohio, 6s.....	10,000.00	10,000.00	10,000.00
Momence, Ill., 10s.....	13,200.00	12,000.00	7,000.00
Ganier, Ill., 10s.....	15,400.00	14,000.00	14,000.00
Vermont, Ill., 7s.....	15,750.00	15,000.00	15,000.00
Teutopolis, Ill., 10s.....	6,700.00	6,500.00	6,500.00
Ada, O., 6s.....	8,400.00	8,000.00	8,000.00
Aroma, O., 10s.....	16,000.00	15,000.00	15,000.00
Bedford, Ind., 6s.....	13,700.00	13,500.00	13,500.00
	\$166,518.00	\$157,718.00	\$152,718.00
SCHOOL.			
Clinton, Mo., 6s.....	\$12,240.00	\$12,000.00	\$12,000.00
Hinsdale, Ill., 6s.....	4,080.00	4,000.00	4,000.00
Onawa, Ia., 6s.....	5,720.00	5,500.00	5,500.00
Blue Rapids Kan., 6s.....	1,000.00	1,000.00	1,000.00
Danville, Ill., 7s.....	12,600.00	12,000.00	12,000.00
Marysville, Kan., 7s.....	3,100.00	3,000.00	3,000.00
Portland, Ind., 8s.....	5,400.00	5,000.00	5,400.00
Cicero, Ill., 10s.....	4,700.00	4,300.00	4,300.00
Medoc, Mo., 9s.....	840.00	800.00	800.00
Union, O., 6s.....	10,500.00	10,000.00	10,000.00
Willshire, O., 6s.....	2,050.00	2,000.00	2,000.00
Middleport, O., 6s and 8s	23,100.00	22,500.00	22,500.00
Sarcosie, Mo., 6s.....	2,500.00	2,500.00	2,375.00
Evanston, Ill., 7s.....	6,675.00	5,500.00	5,500.00
Cass, Ind., 7s.....	2,100.00	2,000.00	2,000.00
Bethel, Ia., 7s.....	1,050.00	1,000.00	1,046.86
Benton, Ia., 6s.....	1,500.00	1,500.00	1,500.00
Andrews, Ind., 6s.....	8,160.00	8,000.00	8,000.00
	\$107,315.00	\$102,600.00	\$102,921.86
MISCELLANEOUS.			
Omaha Water-Works, Neb., 6s.....	\$21,600.00	\$21,000.00	\$21,000.00
Athol " " Mass., 6s.....	16,650.00	16,000.00	16,000.00
Towanda " " Pa., 6s.....	10,400.00	10,000.00	10,000.00
Owego " " N. Y., 6s.....	20,800.00	20,000.00	20,000.00
Tiffin " " O., 7s.....	10,000.00	10,000.00	10,000.00
Niles " " Mich., 7s.....	20,800.00	20,000.00	20,000.00
Joliet " " Ill., 6s.....	13,500.00	13,500.00	13,500.00

SCHEDULE OF THE BONDS AND STOCKS OF THE PORTSMOUTH SAVINGS BANK.—Concluded.

STOCKS.	Market Value.	Par Value.	Value on books.
Gardner Water-Works, Mass., 6s.....	\$10,300.00	\$10,000.00	\$10,000.00
Carthage " Mo., 6s.....	43,000 00	43,000 00	41,850. 0
Ottumwa " Ia., 6s.....	26,000.00	25,000.00	25,000 00
Des Moines Land Co., Ia., 7s.....	10,300.00	10,000.00	10,000.00
	<u>\$203,350.00</u>	<u>\$138,500 00</u>	<u>\$136,350.00</u>
Total bonds.....	<u>\$963,770.00</u>	<u>\$916,638.30</u>	<u>\$902,902.86</u>
History books.....	<u>\$1,378.63</u>	<u>\$1,356 63</u>	<u>\$1,356.63</u>
STOCKS.			
BANK.			
Rockingham National, 143 shares.....	\$17,446.00	\$14,300.00	\$17,211 50
Nat'l Mechanics and Traders, 123 shares..	14,391.00	12,300.00	14,145.00
Nat'l Bank of New Hampshire, 19 shares..	1,945 00	1,900.00	2,007.50
	<u>\$33,782.00</u>	<u>\$28,500.00</u>	<u>\$33,364.00</u>
RAILROAD.			
Whitewater, 488 shares.....	\$6,000.00	\$48,800.00	\$12,000.00
" scrip.....	800.00	800.00	.....
	<u>\$6,800.00</u>	<u>\$49,600.00</u>	<u>\$12,000.00</u>
MISCELLANEOUS INVESTMENTS.			
Topeka Gas Light, Kan.....	\$31,200.00	\$30,000 00	\$30,000.00
Galena " Ill.....	20,800.00	20,000 00	20,900.00
Moberly " Mo.....	500.00	500.00	435.25
Indianapolis Tile Co., Ind.....	70,000.00	69,500 00	69,500.00
Pitts Sons' Harvester works.....	8,320.00	8,000 00	8,000.00
	<u>\$130,820.00</u>	<u>\$128,000.00</u>	<u>\$128,835.25</u>

PORTSMOUTH TRUST AND GUARANTY SAVINGS BANK.—
PORTSMOUTH.

JEREMIAH F. HALL, *President.*CHARLES H. ROLLINS, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$382,751.86	\$382,751.86
Guaranty fund.....	69,513.89	69,513.89
	<u>\$452,265.75</u>	
Premium on stocks and bonds, impaired.....	33,104.82	
	<u>\$419,160.93</u>	<u>\$452,265.75</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$97,675.00	\$97,675.00	\$97,675.00
Loans secured by mortgages on local real estate	30,285.00	31,435.84	31,435.84
Loans on personal security.....	42,503.00	42,503.00	42,503.00
Loans on collateral security.....	4,825.00	5,275.00	5,275.00
State bonds.....	843.20	84.20	843.20
County, city, town, and district bonds....	76,661.90	74,074.79	74,274.71
Railroad bonds.....	63,000.00	72,500.00	65,983.75
Railroad stock.....	16,000.00	16,800.00	13,452.50
Bank stock.....	9,740.00	9,900.00	11,082.00
Miscellaneous bonds.....	9,515.00	13,450.00	13,450.00
Balance on deposit in National Mechanics and Traders' Bank.	939.39	939.39	939.39
Real estate acquired or held by foreclosure.....	63,816.00	92,593.02	92,593.02
Bank fixtures.....	2,180.00	2,180.00	2,180.00
Cash on hand.....	578.34	578.34	578.34
	<u>\$419,160.93</u>	<u>\$460,747.58</u>	<u>\$452,265.75</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....		\$21,777.57
Deduct expenses for 1883.....	\$1,976.50	
Deduct taxes for 1883.....	5,007.47	
Deduct shrinkage in real estate.....	<u> </u>	<u>\$6,983.97</u>
Net profits to be accounted for.....		<u>\$14,793.54</u>
Dividend of 4 per cent., April 1, 1883.....	\$14,557.82	
Balance of profits for 1883.....	235.72	
Net profits (as above) accounted for.....	<u> </u>	<u>\$14,793.54</u>
Guaranty fund January 1, 1883 (special).....	\$100,000.00	
Total surplus January 1, 1883.....	<u> </u>	<u>\$100,000.00</u>
Guaranty fund January 1, 1884.....	\$100,000.00	
Total surplus profits January 1, 1884.....	<u> </u>	<u>\$100,000.00</u>

Incorporated 1871. Charter perpetual.

Examination completed December 6, 1884, by Buel C. Carter and George E. Gage.

Vice-President—Frank Jones.

Trustees—F. Jones, Samuel J. Gerrish, Wm. D. Fernald, Daniel Marcy, E. A. Peterson, J. F. Hall, J. Sanborn, E. H. Winchester, John Sise, Calvin Page.

Treasurer's bond, \$40,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, April 24, 1879. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Clerk—Clarence W. Fraser.

Annual compensation of treasurer, \$1,000.

Annual compensation of clerk, \$300.

Officers have taken their official oath.

Dividends for the year ending December 6, 1883, \$13,827.27.

Total expense of institution for the twelve months ending November 30, 1883, \$1,996.52.

Amount of state tax paid last year, \$3,670.77.

Amount charged off as losses since last examination, \$8,408.47.

Amount of other taxes, \$1,336.70.

Indebtedness of trustees as surety, \$500.

Loans and investments are made by full board of trustees, who meet weekly.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 24.

Increase of deposits since last examination, \$25,019.15.

Number of single loans of \$1,000 or less to separate parties in the state, 28.

Total amount of loans, \$176,888.84

Total amount of investments, \$179,086.16.

Largest amount loaned to any individual, corporation, or company, \$9,000.

No debts believed by the trustees to be bad.

Amount of debts which the trustees believe to be doubtful, \$253.68.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF BONDS AND STOCKS OF THE PORTSMOUTH TRUST AND GUARANTY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
STATE.			
Colorado, 10s.....	\$843.20	\$843.20	\$843.20
COUNTY, CITY, TOWN, AND DISTRICT.			
County of Chaffee, Col., 10s.....	\$3,571.00	\$3,321.02	\$3,270.76
“ Gunnison, Col., warrants, 8s..	10,000.00	10,000.00	10,680.00
“ Fremont, Col., “ 10s..	8,300.00	8,296.51	8,360.31
“ Saguahe, Col., “ 10s..	7,200.00	7,117.73	6,804.67
“ Summit, Col., “ 10s..	3,500.00	3,325.80	3,239.53
“ Larimer, Col., “ 10s..	6,000.00	5,919.67	5,919.67
“ Custer, Col., “ 10s..	1,020.00	1,018.57	916.71
Golden City, Col., 8s.....	1,800.00	1,714.64	1,714.64
City of Dover, N. H., 6s.....	600.00	600.00	642.00
“ Davenport, Iowa, 6s.....	1,020.00	1,000.00	950.00
Town of Danville, Ill., 6s.....	5,000.00	5,000.00	5,161.00
“ Irvington, Ind., 6s.....	10,500.00	10,000.00	10,000.00
County of Gunnison, Col., 10s.....	2,160.00	2,000.00	1,980.00
“ La Plata, Col., 10s.....	1,100.00	1,030.35	938.40
“ Boulder, Col., 10s.....	1,100.00	1,002.00	1,012.02
City of Boulder, Col., 10s.....	5,600.00	5,186.97	5,221.73
“ Fort Collins, Col., 10s.....	1,100.00	1,022.64	1,022.64
“ Leadville, Col., 10s.....	2,500.00	2,347.18	2,227.20
“ Denver, Col., 10s.....	4,500.00	4,171.71	4,213.43
	\$76,661.00	\$74,074.79	\$74,274.71
RAILROAD.			
Portsmouth, Great Falls & Conway, 4½s..	\$33,000.00	\$40,500.00	\$33,004.37
Northern Pacific, 6s.....	5,000.00	5,000.00	5,025.00
Mexican Central, 7s.....	3,000.00	5,000.00	4,209.38
Sonora Railway, 7s.....	7,000.00	7,000.00	7,245.00
Little Rock, Miss. & Texas R'y, 7s.....	15,000.00	15,000.00	16,500.00
	\$63,000.00	\$72,500.00	\$65,983.75
MISCELLANEOUS.			
Mt. Washington Hotel Co., 8s.....	\$5,000.00	\$4,000.00	\$4,000.00
Kearsarge House, 6s.....	4,515.00	9,450.00	9,450.00
	\$9,515.00	\$13,450.00	\$13,450.00
STOCKS.			
BANK.			
Metropolitan Nat., Boston.....	\$690.00	\$600.00	\$620.00
Nat. Mechanics and Traders', Portsmouth	4,080.00	3,400.00	4,362.00
New Hampshire Nat., Port-mouth.....	2,240.00	2,000.00	2,200.00
Portsmouth Trust and Guaranty.....	2,730.00	3,900.00	3,900.00
	\$9,740.00	\$9,900.00	\$11,082.00
RAILROAD.			
Lowell & Framingham.....	\$1,800.00	\$2,800.00	\$1,800.00
Union Pacific.....	4,000.00	5,000.00	5,000.00
Portsmouth & Dover.....	10,800.00	9,000.00	6,652.50
	\$16,600.00	\$16,800.00	\$13,452.50

ROCHESTER SAVINGS BANK.—ROCHESTER.

JOHN LEGRO, *President.*S. D. WENTWORTH, *Treasurer.*

STATEMENT

Liabilities.

Amount due depositors	\$284,009.80	\$284,009.80
Guaranty fund.....	6,080.15	6,080.15
Surplus.....	10,436.70	10,436.70
	<u>\$300,526.65</u>	<u>\$300,526.65</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$13,700.00	\$13,700.00	\$13,700.00
“ “ mortgages on local real estate	103,008.09	103,008.09	103,008.09
Loans on personal security.....	111,014.51	111,014.51	111,014.51
Loans on collateral security.....	30,929.36	30,929.36	30,929.36
Bank stock (Farmington National).....	10,000.00	10,000.00	10,000.00
Balance on deposit in Exchange National Bank	22,818.23	22,818.23	22,818.23
Real estate acquired or held by foreclosure	7,282.53	7,282.53	7,282.53
Cash on hand	1,773.33	1,773.33	1,773.33
	<u>\$300,526.65</u>	<u>\$300,526.65</u>	<u>\$300,526.65</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....	\$15,119.01
Deduct expenses for 1883.....	\$1,707.14
Deduct state tax for 1883.....	2,609.00
	<u>\$4,316.14</u>
Net profits to be accounted for.....	\$10,802.87
Dividend of 2 per cent., Oct. 1, 1883.....	\$4,720.61
Carried to guaranty fund.....	4,991.12
Balance of profits for 1883.....	2,048.54
	<u>\$11,760.27</u>
Carried to guaranty fund in excess of law....	957.40
	<u>\$10,802.87</u>
Net profits (as above) accounted for.....	\$10,802.87
Guaranty fund Jan. 1, 1883.....	\$4,031.61
Other undivided profits Jan. 1, 1883.....	12,125.46
Total surplus profits Jan. 1, 1883.....	<u>\$16,157.07</u>
Guaranty fund Jan. 1, 1884.....	\$6,080.15
Other undivided profits Jan. 1, 1884.....	11,168.06
Total surplus profits Jan. 1, 1884.....	<u>\$17,248.21</u>
Increase for the year 1883.....	<u>\$1,091.14</u>
Surplus profits—Jan. 1, '81, \$12,179.42; Jan. 1, '82, \$14,954.99; Jan. 1, '83, \$16,157.07; Jan. 1, '84, \$17,248.21.	

Incorporated 1872. Charter perpetual.

Examination Jan. 3, 1884, by Buel C. Carter.

Vice-President—Wm. Rand.

Trustees—John Legro, E. G. Wallace, E. J. Mathes, Wm. Rand, Ezra Stanley, I. Salinger, J. T. Dodge.

Treasurer's bond, \$40,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, July 10, 1882.

Sureties of bond able to respond. Bond deposited with E. G. Wallace for safe keeping.

Annual compensation of treasurer, \$750.

Officers have taken their official oaths.

Dividends for the year ending Jan. 1, 1884: Jan. 1, 1883, 2 per cent., \$4,720 61; July 1, 1883, \$4,991.12.

Total expense of institution for the twelve months ending Jan. 1, 1884, \$665.43.

Amount of state tax paid last year, \$2,609.

Amount of other taxes, \$100.22.

Indebtedness of trustees as principal, nothing; as surety, \$90.75.

Loans and investments are made by trustees, who meet as occasion requires.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Decrease of depositors since last examination by bank commissioners, 26.

Increase of deposits since last examination, \$42,407.20.

Number of single loans of \$1,000 or less to separate parties in the state, 154.

Total amount of loans, \$258,652.56.

Total amount of investments, \$10,000.

Largest amount loaned to any individual, corporation, or company, \$26,525.22.

No debts believed by the trustees to be bad.

Amount of debts which the trustees believe to be doubtful, \$1,543.

Amount of interest unpaid for over six months, \$1,250.

The funds of the institution are invested agreeably to the laws of New Hampshire.

ROLLINSFORD SAVINGS BANK.—SALMON FALLS.

ORANGE S. BROWN, *President.*WILLIAM H. MORTON, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$485,160.46	\$485,160.46
Guaranty fund.....	25,000.00	25,000.00
Surplus.....	39,650.00	39,650.00
Premium on stocks and bonds.....	23,015.34	.....
	<u>\$572,825.80</u>	<u>\$549,810.46</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$117,425.00	\$117,425.00	\$117,425.00
“ “ mortgages on local real estate.....	49,990.00	49,990.00	49,990.00
Loans on personal security.....	22,542.69	22,542.69	22,542.69
Loans on collateral security.....	9,505.00	9,505.00	9,505.00
County, city, town, and district bonds...	191,290.00	182,900.00	169,750.00
Railroad bonds.....	55,200.00	56,000.00	51,800.00
Railroad stock.....	58,040.00	47,000.00	43,400.00
Miscellaneous stocks.....	4,600.00	10,481.00	4,600.00
Balance on deposit in Salmon Falls National Bank.....	7,403.11	7,403.11	7,403.11
Real estate acquired or held by foreclosure.....	56,830.00	73,394.66	73,394.66
	<u>\$572,825.80</u>	<u>\$576,641.46</u>	<u>\$549,810.46</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....		\$42,054.95
Deduct expenses for 1883.....	\$2,116.75	
Deduct state tax for 1883.....	2,315.96	
Deduct shrinkage in real estate.....	2,523.50	
Deduct items charged off.....	4,812.97	
		<u>\$11,679.89</u>

Net profits to be accounted for.....		\$30,285.77
Dividend of 2 per cent., April 1, 1883.....	\$6,044.00	
Dividend of 2 per cent., October 1, 1883.....	7,336.82	
Carried to guaranty fund.....	8,000.00	
Balance of profits for 1883.....	8,904.95	
Net profits (as above) accounted for.....		<u>\$30,285.77</u>
Guaranty fund January 1, 1883.....	\$17,000.00	
Other undivided profits January 1, 1883.....	41,187.89	
Total surplus profits January 1, 1883.....		<u>58,187.89</u>
Guaranty fund January 1, 1884.....	\$25,000.00	
Other undivided profits January 1, 1884.....	49,092.84	
Total surplus profits January 1, 1884.....		<u>\$74,092.84</u>
Increase for the year 1883.....		<u>\$15,904.95</u>

Surplus profits—Jan. 1, 1881, \$5,145.96; Jan. 1, 1882, \$70,573.75; Jan. 1, 1883, \$58,187.89; Jan. 1, 1884, \$74,092.84.

Incorporated 1850. Charter perpetual.

Examination completed Nov. 3, 1883, by Buel C. Carter.

Vice-Presidents—George W. Roberts, R. C. Fernald.

Trustees—C. F. Wood, C. D. Allen, J. Q. A. Wentworth, J. D. Roberts, George H. Yeaton, James M. Brown, O. S. Brown, George W. Roberts, R. C. Fernald.

Treasurer's bond, \$50,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, January 2, 1879. Sureties of bond able to respond. Bond deposited with G. W. Roberts for safe keeping.

Clerk—Charles F. Wood.

Annual compensation of treasurer, \$2,000.

Annual compensation of clerk paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending January 1, 1884: 2 per cent., January, 1883, \$6,044; 2 per cent., July, 1883, \$7,336.82.

Total expense of institution for the twelve months ending January 1, 1884, \$2,211.50.

Amount of state tax paid last year, \$2,315.96.

Amount charged off as losses since last examination, \$2,523.50.

Loans and investments are made by full board of trustees, who meet monthly.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 90.

Increase of deposits since last examination, \$152,680.68.

Number of single loans of \$1,000 or less, to separate parties in the state, 28.

Total amount of loans, \$199,462.69.

Total amount of investments, \$264,950.

Largest amount loaned to any individual, corporation, or company, \$6,000.

No debts believed by the trustees to be bad.

No debts believed by the trustees to be doubtful.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF BONDS AND STOCKS OF THE ROLLINSFORD SAVINGS
BANK.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY, CITY, TOWN, AND DISTRICT.			
County of Adams, Ill., 6s.	\$12,000.00	\$12,000.00	\$12,000.00
“ Jasper, Ill., 7s.	5,000.00	5,000.00	5,000.00
“ Howard, Mo., 8s.	6,000.00	6,000.00	6,000.00
“ Knox, Mo., 7s.	2,500.00	5,000.00	1,500.00
City of St. Louis, Mo., 6s.	3,150.00	3,000.00	3,000.00
“ Sedalia, Mo., 5s.	9,000.00	10,000.00	10,000.00
“ Kansas, Mo., 8s.	15,750.00	15,000.00	15,000.00
“ Quincy, Ill., 8s.	3,500.00	5,000.00	4,200.00
“ East St. Louis, Mo., 10s.	13,000.00	13,000.00	9,750.00
“ Litchfield, Ill., 10s.	4,320.00	4,000.00	2,000.00
“ Fort Scott, Kan., 6s.	4,500.00	4,500.00	4,500.00
“ Cincinnati, O., 7 3-10s.	25,000.00	20,000.00	20,000.00
“ Louisville, Ky., 7s.	12,500.00	10,000.00	10,000.00
“ Grand Rapids, Mich., 8s.	6,000.00	5,000.00	5,000.00
“ Muskegon, Mich., 8s.	10,600.00	10,000.00	10,000.00
“ Des Moines, Ia., 7s.	10,500.00	10,000.00	10,000.00
“ Goshen, Ind., 7s.	10,500.00	10,000.00	10,000.00
“ Pueblo, Col., 8s.	5,250.00	5,000.00	5,000.00
East Denver, Col., school-district, 12s.	9,150.00	6,500.00	6,500.00
Auburn, Ind., “ 8s.	5,250.00	5,000.00	5,000.00
Knob Knoster, Mo., “ 8s.	5,550.00	5,300.00	5,300.00
Warrensburg, Mo., “ 8s.	5,900.00	5,600.00	5,600.00
Irvington, Ind., “ 6s.	4,120.00	4,000.00	4,000.00
Nevada, Mo., “ 10s.	4,250.00	4,000.00	400.00
	\$191,290.00	\$182,900.00	\$169,750.00
RAILROAD.			
Cincinnati & Indiana, 7s.	\$8,400.00	\$8,000.00	\$8,000.00
Toledo, Peoria & Warsaw, 7s.	13,000.00	12,000.00	12,000.00
Great Falls & Conway, 4 1/2s.	9,000.00	10,000.00	10,000.00
Chicago, Burlington & Quincy, 7s.	13,000.00	10,000.00	10,000.00
Des Moines, Osceola & Southern, 7s.	10,000.00	10,000.00	10,000.00
Cleveland & Newburg, 7s.	1,800.00	6,000.00	1,800.00
	\$55,200.00	\$56,000.00	\$51,800.00
STOCKS.			
BANK.			
Salmon Falls, State.	\$13,680.00	\$11,400.00	\$11,400.00
Great Falls National.	14,400.00	9,600.00	9,600.00
Somersworth National.	6,000.00	4,000.00	4,000.00
State Capital, Concord.	16,800.00	12,000.00	12,000.00
First National, Manchester.	5,160.00	4,000.00	4,000.00
Exchange, Denver.	2,000.00	6,000.00	2,400.00
	\$58,040.00	\$47,000.00	\$43,400.00
MISCELLANEOUS.			
American Mortgage and Investment Co..	\$4,000.00	\$4,000.00	\$4,000.00
Licking River Lumber Co., Ky.	600.00	6481.00	600.00
	\$4,600.00	\$10,481.00	\$4,600.00

SANDWICH SAVINGS BANK.—SANDWICH.

MOULTON H. MARSTON, *President.* WILLIAM A. HEARD, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$81,870.46	\$81,870.46
Guaranty fund.....	1,281.51	1,281.51
Surplus.....	2,229.69	2,229.69
	<hr/>	
Premium on stocks and bonds impaired.....	\$85,381.66	
	6,224.75	
	<hr/>	
	\$79,156.91	\$85,381.66

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$26,550.00	\$26,550.00	\$26,550.00
Loans secured by mortgages on local real estate.....	1,405.50	1,405.50	1,405.50
Loans on personal security.....	4,406.93	4,406.93	4,406.93
City bonds.....	21,430.00	21,000.00	20,063.75
County bonds.....	8,300.00	7,800.00	7,950.00
Railroad bonds.....	7,400.00	14,000.00	13,686.00
Miscellaneous bonds.....	1,269.00	3,030.00	2,930.00
Balance on deposit in Maverick National Bank.....	2,060.05	2,060.05	2,060.05
Real estate acquired or held by foreclosure.....	5,529.55	5,529.55	5,529.55
Bank fixtures.....	350.00	350.00	350.00
Cash on hand.....	455.88	455.88	455.88
	<hr/>		
	\$79,156.91	\$86,587.91	\$85,381.66

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....	\$4,991.43
Deduct expenses for 1883.....	\$601.63
Deduct state tax for 1883.....	732.68
Deduct shrinkage in real estate.....	500.00
	<hr/>
	\$1,834.31

Net profits to be accounted for.....	\$3,157.12
Dividend of 2 per cent., April 1, 1883.....	\$1,399.82
Dividend of 2 per cent., Oct. 1, 1883.....	1,492.73
Balance of profits for 1883.....	264.57
Net profits (as above) accounted for.....	<hr/>
	\$3,157.12
Guaranty fund Jan. 1, 1883.....	\$965.80
Other undivided profits Jan. 1, 1883.....	500.00
Total surplus profits, Jan. 1, 1883.....	<hr/>
	\$1,465.80
Guaranty fund Jan. 1, 1884.....	\$965.80
Other undivided profits Jan. 1, 1884.....	764.57
Total surplus profits Jan. 1, 1884.....	<hr/>
	\$1,730.37

Increase for the year 1883..... \$264.57

Surplus profits—Jan. 1, 1881, \$746.61; Jan. 1, 1882, \$463.72; Jan. 1, 1883, \$1,465.80; Jan. 1, 1884, \$1,730.37.

Incorporated 1872. Charter perpetual.

Examination completed May 29, 1884, by Buel C. Carter.

Trustees—M. H. Marston, W. A. Heard, E. Q. Fellows, D. H. Hill, Charles Blanchard, Gilman Moulton, C. W. Donovan, S. Chase, E. Marston, C. C. Fellows, C. M. Quinby, S. B. Wiggin, S. H. Dow.

Treasurer's bond, \$25,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, June 10, 1881. Sureties of bond able to respond. Bond deposited with Charles Blanchard for safe keeping.

Clerk—E. M. Heard.

Annual compensation of treasurer, \$300. Annual compensation of clerk, paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending May 31, 1884: 2 per cent. October, 1883, \$1,492.73; 2 per cent., April, 1884, \$1,478.90.

Total expense of institution for twelve months ending May 31, 1884, \$601.63.

Amount of state tax paid last year, \$732.64.

Amount of other taxes, \$51.49.

Indebtedness of trustees as principal, \$1,789; as surety, \$441.

Loans and investments are made by M. H. Marston, C. Blanchard, G. Moulton, and W. A. Heard, who meet as occasion requires.

Reports are made as required by law.

This bank receives 3 per cent. interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 15.

Increase of deposits since last examination, \$10,499.58.

Amount of bank's assets in Boston for safe keeping, \$44,543.75.

Number of single loans of \$1,000 or less to separate parties in the state, 28.

Total amount of loans, \$32,362.42.

Total amount of investments, \$44,623.75.

Largest amount loaned to any individual, corporation, or company, \$1,000.

No debts believed by the trustees to be bad.

No debts believed to be doubtful.

Interest unpaid for over six months, \$115.65.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS OF THE SANDWICH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY.			
Lancaster, Nev., 10s	\$5,100.00	\$4,800.00	\$4,770.00
Martin, Ind., 7s	3,200.00	3,000.00	3,180.00
	\$8,300.00	\$7,800.00	\$7,950.00
CITY.			
Muscatine, Iowa, 6s	\$5,500.00	\$5,500.00	\$4,798.75
Evansville, Ind., 7s	2,000.00	2,000.00	1,895.00
Peoria, Ill., 7s	2,060.00	2,000.00	1,915.00
Pueblo, Col. (water bond), 8s	550.00	500.00	465.00
Newport, Ky., 7 3-10s	2,120.00	2,000.00	2,000.00
Tiffin, O., 6s	5,000.00	5,000.00	5,000.00
Gardner, Mass., 6s	2,100.00	2,000.00	2,000.00
Westfield, Ill., 7s	2,100.00	2,000.00	1,990.00
	\$21,430.00	\$21,000.00	\$20,063.75
RAILROAD.			
Cincinnati & Northern, 6s	\$1,200.00	\$3,000.00	\$2,940.00
Toledo, Delphos & Burlington, 6s	800.00	4,000.00	3,730.00
Toledo, Delphos & Burlington, equip. 6s	400.00	2,000.00	2,040.00
Northern Pacific (Pond Oreille), 6s	3,000.00	3,000.00	2,970.00
Terre Haute & South-Eastern, 7s	1,100.00	1,000.00	1,000.00
Texas & New Orleans, 6s	900.00	1,000.00	1,000.00
	\$7,400.00	\$14,000.00	\$13,680.00
MISCELLANEOUS.			
Boston Equipment Co., 6s	\$1,250.00	\$1,250.00	\$1,050.00
Toledo, Delphos & St. Louis receipts, 6s ..	14.00	1,400.00	1,400.00
Toledo, Cincinnati & St. Louis scrip, 6s ..	5.00	480.00	480.00
	\$1,269.00	\$3,030.00	\$2,930.00

SAVINGS BANK FOR COUNTY OF STRAFFORD.—DOVER.

ZIMRI S. WALLINGFORD, *President*. ALBERT O. MATHES, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$2,593,854.19	\$2,593,854.19
Guaranty fund.....	27,680.92	27,680.92
Surplus.....	153,489.52	153,489.52
Premium on stocks and bonds.....	278,817.24	.....
	<u>\$3,053,841.87</u>	<u>\$2,775,024.63</u>

Resources.

	Market Value.	Par Value.	Value on Books.
Loans secured by mortgages on local real estate.....	\$305,154.33	\$305,154.33	\$305,154.33
Loans on personal security.....	156,288.83	156,288.83	156,288.83
Loans on collateral security.....	29,401.14	29,401.14	29,401.14
County, city, town, and district bonds....	949,900.00	824,000.00	835,076.75
Railroad bonds.....	1,377,230.00	1,220,000.00	1,279,878.75
Railroad stock.....	137,900.00	88,100.00	78,932.26
Bank stock.....	27,900.00	21,000.00	20,400.00
Miscellaneous bonds.....	4,425.00	5,000.00	4,250.00
Balance on deposit in Strafford National Bank.....	63,443.22	63,443.22	63,443.22
Real estate acquired or held by foreclosure.....	2,142.93	2,142.93	2,142.93
Cash on hand.....	56.42	56.42	56.42
	<u>\$3,053,841.87</u>	<u>\$2,714,586.87</u>	<u>\$2,775,024.63</u>

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....	\$164,351.83
Deduct expenses for 1883.....	\$5,143.96
Deduct state tax for 1883.....	23,776.87
Deduct items charged off.....	3,251.19
	<u>\$32,172.02</u>

Net profits to be accounted for.....	\$132,179.81
Dividend of 1½ per cent., January 1, 1883.....	\$32,806.81
Dividend of 1½ per cent., July 1, 1883.....	34,675.55
Carried to guaranty fund.....	4,421.79
Balance of profits for 1883.....	60,275.66
Net profits (as above) accounted for.....	<u>\$132,179.81</u>
Guaranty fund January 1, 1883.....	\$23,259.13
Other undivided profits January 1, 1883.....	124,528.99
Total surplus profits January 1, 1883.....	<u>\$147,881.12</u>
Guaranty fund January 1, 1884.....	\$27,680.92
Other undivided profits January 1, 1884.....	184,804.65
Total surplus profits January 1, 1884.....	<u>\$212,485.57</u>
Increase for the year 1883.....	<u>\$64,697.45</u>

Surplus profits—Jan. 1, 1881, \$135,827.88; Jan. 1, 1882, \$169,942.30; Jan. 1, 1883, \$147,788.12; Jan. 1, 1884, \$212,485.57.

Incorporated 1823. Charter perpetual.

Examination completed April 10, 1884, by Buel C. Carter and George E. Gage.

Vice-Presidents—Charles W. Woodman, C. H. Sawyer.

Trustees—Z. S. Wallingford, W. S. Stevens, S. C. Fisher, C. W. Woodman, Chas. Woodman, E. R. Brown, C. H. Sawyer, Jeremiah Horn, John H. Hurd.

Treasurer's bond, \$130,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond July 28, 1881. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Clerk—George F. Piper.

Annual compensation of treasurer, \$2,000.

Annual compensation of clerk, \$1,500.

Officers have taken their official oath.

Dividends for the year ending January 1, 1884: July, 1883, $1\frac{1}{2}$ per cent., \$34,675.55; January 1, 1883, $1\frac{1}{2}$ per cent., \$32,806.81; January, 1884, $1\frac{1}{2}$ per cent., \$36,399.02.

Total expense of institution for the twelve months ending January 1, 1884, \$4,890.16.

Amount of state tax paid last year, \$23,776.87.

Amount charged off as losses since last examination, \$590.67.

Amount charged off as premiums since last examination, \$34,231.13.

Indebtedness of trustees as principal, nothing; as surety, \$6,500.

Loans and investments are made by committee of trustees, who meet weekly.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 362; increase of deposits since last examination, \$314,913.85.

Number of single loans of \$1,000 or less to separate parties in the state, 318.

Total amount of loans, \$480,844.30.

Total amount of investments, \$2,218,587.86.

Largest amount loaned to any individual, corporation, or company, \$85,000.

No debts believed by the trustees to be bad.

Amount of debts which the trustees believe to be doubtful, \$4,247.20.

Very little interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

**SCHEDULE OF THE BONDS AND STOCKS OF THE SAVINGS BANK FOR
THE COUNTY OF STRAFFORD.**

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Cleveland, O., 7s.....	\$116,000.00	\$100,000.00	\$104,290.50
Springfield, Mass., 7s.....	130,000 00	100,000.00	102,000.00
Dover, N. H., 6s.....	112,000.00	100,000.00	98,000.00
Chicago, Ill., 7s.....	133,200.00	111,000.00	110,077.50
Cincinnati, O., 7s.....	90,000.00	75,000.00	76,062.50
Minneapolis, Minn., 4½s.....	102,000.00	100,000.00	100,000.00
St. Louis, Mo., 6s.....	34,100.00	31,000.00	33,480.00
Toledo, O., 8s.....	26,400.00	22,000.00	21,666.25
Haverhill, Mass., 7s.....	24,000.00	20,000.00	20,000.00
Cook co., Ill., 7s.....	36,000.00	30,000.00	34,500.00
St. Paul, Minn., 4s.....	50,500.00	55,000.00	55,000.00
" " 5s.....	31,200.00	30,000.00	30,000.00
Toledo, O., 5s.....	51,500.00	50,000.00	50,000.00
	\$949,900.00	\$824,000.00	\$835,076.75
RAILROAD.			
Boston & Albany, 7s.....	\$184,450.00	\$150,000.00	\$155,562.50
Boston & Maine, 7s.....	124,000.00	100,000.00	105,000.00
Boston & Providence, 7s.....	124,000.00	100,000.00	104,750.00
Old Colony & Newport, 6s.....	78,000.00	65,000.00	67,268.75
New York & New England, 7s.....	100,000.00	100,000.00	100,000.00
" " 6s.....	63,000 00	70,000.00	70,000.00
Chicago & North-Western, 6s.....	27,750.00	25,000.00	26,218.75
" " 5s.....	52,000.00	50,000.00	49,812.50
Philadelphia, Wil. & Baltimore, 5s.....	26,250.00	25,000.00	26,187.50
Northern Pacific, 6s.....	120,000 00	120,000.00	126,000.00
Cambridge Horse R. R., 5s.....	25,000 00	25,000.00	25,000.00
Pueblo & Arkansas Valley, 7s.....	119,000.00	100,000.00	114,935.00
Atlantic & Pacific, 6s.....	9,200.00	10,000.00	10,000.00
Chicago, Burlington & Quincy, 5s.....	21,000.00	20,000.00	21,350.00
Kan. City, Emporia & Southern, 7s.....	13,200.00	11,000 00	11,000.00
Union Pacific, 8s.....	47,200.00	40,000.00	46,000.00
Chicago, Milwaukee & St. Paul, 7s.....	103,700.00	85,000.00	94,537.50
Kal. & White Pigeon, 7s.....	18,700.00	17,000.00	17,000.00
New Mexico & Southern Pacific, 7s.....	29,750.00	25,000.00	28,356.25
Kansas Pacific, 6s.....	5,760.00	6,000.00	6,000.00
Carley, Sumner & Fort Smith, 7s.....	6,000.00	5,000.00	5,000.00
Marion & McPherson, 7s.....	7,120.00	6,000.00	6,000.00
Southern Pacific, 6s.....	26,150.00	25,000.00	25,000.00
Union Pacific, 6s.....	46,000.00	40,000.00	44,900.00
	\$1,377,230.00	\$1,220,000.00	\$1,279,878.75
MISCELLANEOUS.			
Municipal Gas-Light Co., Rochester, 6s..	\$4,425 00	\$5,000.00	\$4,250.00
STOCKS.			
BANK.			
Strafford National.....	\$22,500.00	\$15,000.00	\$15,000.00
Cocheco.....	5,400.00	6,000.00	5,400.00
	\$27,900.00	\$21,000.00	\$20,400.00
RAILROAD.			
Boston & Maine.....	\$80,160.00	\$50,100.00	\$51,689.49
Northern.....	16,800.00	15,000.00	4,831.45
Boston & Albany.....	40,940.00	23,000.00	22,411.32
	\$137,900.00	\$88,100 00	\$78,932.26

SOMERSWORTH SAVINGS BANK.—GREAT FALLS.

ISAAC CHADBOURNE, *President.*ALBERT A. PERKINS, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$748,341.04	\$748,341.04
Guaranty fund.....	20,000.00	20,000.00
Surplus.....	37,959.95	37,959.95
Premium on stocks and bonds.....	8,715.00	.....
	<u>\$815,015.99</u>	<u>\$806,300.99</u>

Resources.

	Market Value.	Par Value.	Value on Books.
Loans secured by Western farm mortgages.....	\$9,250.00	\$9,250.00	\$9,250.00
Loans secured by mortgages on local real estate.....	76,850.00	76,850.00	76,850.00
Loans on personal security.....	66,177.00	66,177.00	66,177.00
Loans on collateral security.....	69,731.87	60,731.87	60,731.87
County, city, town, and district bonds....	265,330.00	247,800.00	247,800.00
Railroad bonds.....	192,105.00	194,160.00	194,650.00
Bank stock.....	56,560.00	43,840.00	43,840.00
Balance on deposit in Somersworth and Gt. Falls National Banks.....	8,279.02	8,279.02	8,279.02
Bank building.....	60,000.00	60,000.00	60,000.00
Real estate acquired or held by foreclosure.....	16,000.00	32,650.00	32,650.00
Cash on hand.....	3,733.10	3,733.10	3,733.10
	<u>\$815,015.99</u>	<u>\$806,300.99</u>	<u>\$806,300.99</u>

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....		\$46,114.88
Deduct expenses for 1883.....	\$2,832.21	
Deduct state tax for 1883.....	6,172.75	
Deduct items charged off.....	1,862.25	
	<u> </u>	<u>\$10,867.21</u>

Net profits to be accounted for.....		\$35,247.67
Dividend of 2 per cent. January 1, 1883.....	\$13,669.90	
Dividend of 2 per cent. July 1, 1883.....	11,850.24	
Carried to guaranty fund.....	1,000.00	
Balance of profits for 1883.....	8,727.53	
Net profits (as above) accounted for.....	<u> </u>	<u>\$35,247.67</u>
Guaranty fund January 1, 1883.....	\$19,000.00	
Other undivided profits January 1, 1883.....	64,339.85	

	<u>\$83,339.85</u>	
Less restoration October 1, 1883.....	27,873.89	
Total surplus profits January 1, 1883.....		\$55,465.96
Guaranty fund January 1, 1884.....	\$20,000.00	
Other undivided profits January 1, 1884.....	45,193.49	
Total surplus profits January 1, 1884.....	<u> </u>	<u>\$65,193.49</u>

Increase for the year 1883.....		\$9,727.53
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Surplus profits—Jan. 1, 1881, \$56,763.18; Jan. 1, 1882, \$64,696.82; Jan. 1, 1883, \$83,339.95; Jan. 1, 1884, \$65,193.49.

Incorporated 1845. Charter perpetual.

Examination completed November 1, 1883, by Buel C. Carter.

Vice-President—Edward Hargraves.

Trustees—Wm. R. Burleigh, E. J. Randall, J. A. Stickney, O. J. Bagley, Noah S. Fall, Thomas J. Jamison, John S. Haines, Jesse A. Horne, H. A. Gilpatrick, Samuel A. Seavy.

Treasurer's bond, \$75,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, November 28, 1876. Sureties of bond able to respond. Bond deposited with Isaac Chandler for safe keeping.

Clerk—A. Stickney.

Annual compensation of treasurer, \$2,000.

Annual compensation of clerk paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending November 1, 1883: January 1, 1883, 2 per cent., \$13,669.90; July 1, 1883, 2 per cent., \$11,850.24.

Total expense of institution for the twelve months ending November 1, 1883, \$2,847.82.

Amount of state tax paid last year, \$5,196.52.

Amount of other taxes, \$403.64.

Indebtedness of trustees as principal, \$2,250; as surety, \$12,900.

Loans and investments are made by full board of trustees, who meet twice each month.

Reports are made as required by law.

Increase of depositors since last examination by bank commissioners, 1,120; increase of deposits since last examination, \$151,348.19.

Number of single loans of \$1,000 or less to separate parties in the state, 54.

Total amount of loans, \$215,348.87.

Total amount of investments, \$486,290.

Largest amount loaned to any individual, corporation, or company, \$15,000.

No debts believed by the trustees to be bad.

Amount of debts which the trustees believe to be doubtful, \$300.

No interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE SOMERSWORTH SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Lee county, Iowa, 6s.	\$9,450.00	\$9,000.00	\$9,000.00
Richland county, Ill., 7s.	10,000.00	10,000.00	10,000.00
Eaton Rapids " Mich., 10s.	8,640.00	8,000.00	8,000.00
School-district Emmetsburg, Iowa, 6s.	3,150.00	3,000.00	3,000.00
" No. 20, Pueblo, Cal., 7s.	16,000.00	15,000.00	15,000.00
" of Golden, Col., 10s.	8,300.00	7,500.00	7,500.00
" No. 2, Denver, Col., 7s.	26,500.00	25,000.00	25,000.00
" Shenandoah, Iowa, 6s.	5,250.00	5,000.00	5,000.00
" of Corydon, " 6s.	7,350.00	7,000.00	7,000.00
" Earlham, " 6s.	2,100.00	2,000.00	2,000.00
" Perry, " 6s.	7,900.00	7,500.00	7,500.00
" Beacon, " 6s.	1,260.00	1,200.00	1,200.00
" Golden, " 6s.	5,150.00	4,900.00	4,900.00
" New Sharon, " 6s.	3,700.00	3,500.00	3,500.00
" Keosauqua, " 6s.	3,150.00	3,000.00	3,000.00
" Lucas, " 6s.	1,750.00	1,500.00	1,500.00
" Des Moines, " 5s.	5,225.00	5,000.00	5,000.00
Dakota City, Dak., 5s.	10,000.00	10,000.00	10,000.00
Kansas " Mo., 8s.	5,350.00	5,000.00	5,000.00
Boulder " Col., 10s.	8,000.00	7,200.00	7,200.00
Elizabeth, N. J., 4s.	3,000.00	3,000.00	3,000.00
Evansville, Ind., 7s.	10,600.00	10,000.00	10,000.00
Pueblo, Col., 8s.	11,000.00	10,000.00	10,000.00
Quincy, Ill., 6s.	5,000.00	5,000.00	5,000.00
St. Louis, Mo., 6s.	38,500.00	36,000.00	36,000.00
Cincinnati, O., 7s.	18,750.00	15,000.00	15,000.00
Fall River, Mass., 5s.	5,570.00	5,000.00	5,000.00
Canton, O., 6s.	7,210.00	7,000.00	7,000.00
Pequa, O., 6s.	5,100.00	5,000.00	5,000.00
Jeffersonville, Ind., 7 3-10s.	6,325.00	5,500.00	5,500.00
Austin, Minn., 6s.	6,000.00	6,000.00	6,000.00
	\$265,330.00	\$247,800.00	\$247,800.00
RAILROAD.			
Portsmouth, Gt. Falls & Conway, 4 1/2s.	\$17,000.00	\$20,000.00	\$20,000.00
Cincinnati, Ind. & Lafayette, 7s.	1,650.00	1,650.00	1,650.00
Northern Pacific, 6s.	35,000.00	35,000.00	35,000.00
St. Paul & Nor. Pacific, 6s.	15,000.00	15,000.00	15,000.00
Cin., Ham. & Dayton, 6s.	10,900.00	10,000.00	10,000.00
Old Colony, 6s.	9,280.00	8,000.00	8,000.00
N. Y. & N. E., 6s and 7s.	47,500.00	50,000.00	50,000.00
Boston & Lowell, 5s.	5,125.00	5,000.00	5,000.00
Chicago, Burlington & Quincy, 5s.	10,400.00	10,000.00	10,000.00
Union Pacific, col. trust, 6s.	5,250.00	5,000.00	5,000.00
Atch., Topeka & Santa Fe, 5s.	10,000.00	10,000.00	10,000.00
Cambridge Horse R. R., 5s.	25,000.00	25,000.00	25,000.00
	\$192,105.00	\$194,650.00	\$194,650.00
STOCKS.			
BANK.			
Gt. Falls Nat.	\$33,410.00	\$25,700.00	\$25,700.00
Exchange Nat., Denver.	1,440.00	1,440.00	1,440.00
Salmon Falls.	7,410.00	5,700.00	5,700.00
Somersworth Nat.	14,300.00	11,600.00	11,000.00
	\$56,560.00	\$43,840.00	\$43,840.00

SECURITY SAVINGS BANK.—WINCHESTER.

ANSEL DICKINSON, *President.*J. G. ALEXANDER, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors	\$101,463.42	\$101,463.42
Guaranty fund.....	650.00	650.00
Surplus.....	2,807.68	2,807.68
Premium on stocks and bonds.....	121.50	.....
	<u>\$105,042.60</u>	<u>\$104,921.10</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$34,550.00	\$34,550.00	\$34,550.00
Loans secured by mortgages on local real estate.....	31,735.00	31,735.00	31,735.00
Loans on personal security.....	8,590.00	8,590.00	8,590.00
Loans on collateral security.....	7,650.00	7,650.00	7,650.00
County, city, town, and district bonds.....	4,810.00	4,210.00	4,381.00
Railroad bonds.....	5,000.00	5,000.00	5,675.00
Bank stock.....	7,705.00	6,700.00	7,417.50
Miscellaneous bonds.....	4,080.00	4,000.00	4,000.00
Miscellaneous stocks.....	500.00	500.00	500.00
Balance on deposit in Winchester National Bank	422.60	422.60	422.60
	<u>\$105,042.60</u>	<u>\$103,357.60</u>	<u>\$104,921.10</u>

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....		\$6,973.54
Deduct expenses for 1883.....	\$679.52	
Deduct state tax for 1883.....	986.13	
Deduct items charged off.....	262.50	
		<u>\$1,928.15</u>
Net profits to be accounted for.....		\$5,045.39
Dividend of 2 per cent., April 1, 1883.....	\$1,839.75	
Dividend of 2 per cent., October 1, 1883.....	1,947.36	
Carried to guaranty fund.....	500.00	
Balance of profits for 1883.....	758.28	
Net profits (as above) accounted for.....		<u>\$5,045.39</u>
Guaranty fund January 1, 1883.....	\$150.00	
Other undivided profits, January 1, 1883.....	696.54	
Total surplus profits, January 1, 1883.....		<u>\$846.54</u>
Guaranty fund January 1, 1884.....	\$650.00	
Other undivided profits, January 1, 1884.....	1,454.82	
Total surplus profits January 1, 1884.....		<u>\$2,104.82</u>
Increase for the year 1883.....		\$1,258.28
Surplus profits—Jan. 1, 1883, \$846.54; Jan. 1, 1884, \$2,104.82.		

Incorporated 1881. Charter perpetual.

Examination completed February 1, 1884, by Buel C. Carter.

Vice-President—E. M. Forbes.

Trustees—A. Dickinson, Henry Abbott, L. Martin, L. Rixford, E. M. Forbes, D. L. C. Ball, A. A. Ware, H. B. Swan, A. M. Howard, A. A. Putnam.

Treasurer's bond, \$25,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, January 11, 1882. Sureties of bond are able to respond. Bond deposited with vice-president for safe keeping.

Annual compensation of treasurer, \$400.

Officers have taken their official oath.

Dividends for the year ending January 1, 1884: 2 per cent., April, 1883, \$1,839.75; 2 per cent., October, 1883, \$1,947.36.

Total expense of institution for the twelve months ending January 1, 1884, \$564.41.

Amount of state tax paid last year, \$986.13.

Loans and investments are made by the executive committee, who meet as occasion requires.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 54.

Increase of deposits since last examination, \$9,641.86.

Number of single loans of \$1,000 or less, to separate parties in the state, 46.

Total amount of loans, \$82,525.

Total amount of investments, \$21,973.50.

Largest amount loaned to any individual, corporation, or company, \$3,500.

No debts believed by the trustees to be bad.

No debts believed by the trustees to be doubtful.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF BONDS AND STOCKS OF THE SECURITY SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY, CITY, TOWN, AND DISTRICT.			
County of Lawrence, Dak., (school-dist.) 8s.....	\$600.00	\$500 00	\$500.00
County of Lawrence, Dak., (school-dist.) 8s.....	1,725.00	1,500.00	1,575.00
County of Kingsbury, Dak., 8s.....	450.00	400.00	420 00
“ “ “ 8s.....	675.00	600.00	630.00
“ Grant, Dak., 8s.....	450.00	400 00	420.00
“ Lincoln, Dak., 8s.....	450.00	400 00	412.00
“ York, Neb., 7s.....	460.80	410.00	424.00
	\$4,810.00	\$4,210.00	\$4,381.00
RAILROAD.			
New York & New England, 7s.....	\$5,000.00	\$5,000.00	\$5,675.00
MISCELLANEOUS.			
Brainard, Minn., 7s.....	\$4,080.00	\$4,000.00	\$4,000.00
STOCKS.			
BANK.			
Winchester National.....	\$7,705.00	\$6,700.00	\$7,417.50
MISCELLANEOUS.			
Lombard Investing Co.....	\$500.00	\$500.00	\$500.00

SQUAMSCOTT SAVINGS BANK.—EXETER.

GEORGE P. WEBSTER, *President*.FRANCIS HILLIARD, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$12,578.21	\$12,578.21
Surplus	2,566.50	2,566.50
Guaranty fund.....	395.45	395.45
	<u>\$15,540.16</u>	<u>\$15,540.16</u>

Resources.

	Market Value.	Par Value.	Value on Books.
Loans secured by mortgage on local real estate.....	\$12,425.00	\$12,425.00	\$12,425.00
Loans on personal security.....	1,402.15	1,402.15	1,402.15
Loans on collateral security.....	200.00	200.00	200.00
Balance on deposit in National Granite State Bank.....	1,296.84	1,296.84	1,296.84
Cash on hand.....	216.17	216.17	216.17
	<u>\$15,540.16</u>	<u>\$15,540.16</u>	<u>\$15,540.16</u>

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....		\$959.51
Deduct expenses for 1883.....	\$100.00	
Deduct state tax for 1883.....	118.03	
Deduct items charged off.....	13.54	
	<u> </u>	<u>\$231.57</u>

Net profits to be accounted for.....		\$727.94
Dividend of 2 per cent., January 1, 1883.....	\$205.31	
Dividend of 2 per cent., July 1, 1883.....	229.59	
Carried to guaranty fund.....	85.90	
Balance of profits for 1883.....	207.14	
Net profits (as above) accounted for.....	<u> </u>	<u>\$727.94</u>
Guaranty fund, January 1, 1883.....	\$542.10	
Other undivided profits January 1, 1883.....	2,126.81	
Total surplus profits, January 1, 1883.....	<u> </u>	<u>\$2,668.91</u>
Guaranty fund January 1, 1884.....	\$628.00	
Other undivided profits January 1, 1884.....	2,333.95	
Total surplus profits January 1, 1884.....	<u> </u>	<u>\$2,961.95</u>
Increase for the year 1883.....		<u>\$293.04</u>

Surplus profits—Jan. 1, 1881, \$2,364.78; Jan. 1, 1882, \$2,408.23; Jan. 1, 1883, \$2,668.91; Jan. 1, 1884, \$2,961.95.

Incorporated 1873. Charter perpetual.

Examination completed December 26, 1883, by Buel C. Carter.

Vice-President—Thomas Duston.

Trustees—G. B. Webster, Thomas Duston, F. Hilliard, S. S. Perkins, W. H. Belknap, H. C. Tuck.

Treasurer's bond, \$25,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, October, 1874. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Clerk—Wm. H. Belknap.

Annual compensation of treasurer, nothing.

Annual compensation of clerk, \$75.

Officers have taken their official oath.

Dividends for the year ending January 1, 1884: January 1, 1883, 2 per cent., \$205.31; July 1, 1883, 2 per cent., \$229.59.

Total expense of the institution for the twelve months ending January 1, 1884, \$100.

Amount of state tax paid last year, \$118.03.

Amount charged off as losses since last examination, \$100.

Indebtedness of trustees as surety, \$541.50.

Loans and investments are made by trustees, who meet weekly.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 3.

Increase of deposits since last examination, \$988.17.

Number of single loans of \$1,000 or less to separate parties in the state, 42.

Total amount of loans, \$14,027.15.

Largest amount loaned to any individual, corporation, or company \$2,200.

No debts believed by the trustees to be bad.

Amount of debts which the trustees believe to be doubtful, \$26.25.

Amount of notes with interest unpaid for over six months, \$104.85.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SULLIVAN SAVINGS INSTITUTION.—CLAREMONT.

DANIEL W. JOHNSON, *President.*JOHN L. FARWELL, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$1,103,024.32	\$1,103,024.32
Guaranty fund.....	60,000.00	60,000.00
Surplus.....	13,096.96	13,096.96
	<u>\$1,176,121.28</u>	
Premium on stocks and bonds impaired.....	\$308.92	
	<u>\$1,175,812.36</u>	<u>\$1,176,121.28</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$452,675.84	\$452,675.84	\$452,675.84
Loans secured by mortgages on local real estate	220,668.94	220,668.94	220,668.94
Loans on personal security	77,763.00	77,763.00	77,763.00
Loans on collateral security.....	86,802.99	86,802.99	86,802.99
Railroad bonds.....	178,400.00	198,500.00	181,190.92
Railroad stock.....	46,046.00	92,100.00	57,500.00
Bank stock.....	64,500.00	37,600.00	55,064.00
Miscellaneous bonds.....	7,700.00	10,000.00	7,700.00
Miscellaneous stocks	7,500.00	10,000.00	10,000.00
Balance on deposit in Claremont National Bank	3,000.00	3,000.00	3,000.00
Real estate	10,000.00	14,000.00	3,000.00
Real estate acquired or held by foreclosure.....	19,580.25	19,580.25	19,580.25
Cash on hand.....	1,175.34	1,175.34	1,175.34
	<u>\$1,175,812.36</u>	<u>\$1,223,866.36</u>	<u>\$1,176,121.28</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....	\$68,859.11
Deduct expenses for 1883.....	\$3,735.84
Deduct state tax for 1883.....	10,411.00
	<u>\$14,135.95</u>
Net profits to be accounted for.....	\$54,723.16
Dividend of $4\frac{1}{2}$ per cent., Jan. 1, 1884.....	\$47,356.00
Balance of profits for 1883.....	7,367.16
Net profits (as above) accounted for.....	<u>\$54,723.16</u>
Guaranty fund Jan. 1, 1883.....	\$60,000.00
Other undivided profits Jan. 1, 1883.....	7,782.72
Total surplus profits Jan. 1, 1883.....	<u>\$67,782.72</u>
Guaranty fund, Jan. 1, 1884.....	\$60,000.00
Other undivided profits Jan. 1, 1884.....	15,149.88
Total surplus profits, Jan. 1, 1884.....	<u>\$75,149.88</u>
Increase for year 1883.....	<u>\$7,367.16</u>

Surplus profits—Jan. 1, 1881, \$62,686.22; Jan. 1, 1882, \$62,758.10;
Jan. 1, 1883, \$67,782.72; Jan. 1, 1884, \$75,149.88.

Incorporated 1838. Charter perpetual.

Examination completed April 18, 1884, by Buel C. Carter and Geo. E. Gage.

Vice-Presidents—John L. Farwell, Sumner Putnam.

Trustees—George N. Farwell, John L. Farwell, J. P. Rounsevel, Daniel W. Johnson, H. Patten, I. Colby, S. Putnam, J. S. Walker, W. E. Tutherly, J. M. Whipple, William Breck, W. H. H. Allen, George N. Farwell, 2d, H. W. Parker, T. B. Rossiter, E. Ainsworth, E. J. Tenney, George N. Stowell.

Treasurer's bond, \$80,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, Jan. 2, 1884. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Clerks—Charles H. Clark, F. E. S. Barnes.

Annual compensation of treasurer, \$2,700.

Annual compensation of clerks paid by treasurer.

Officers have taken their official oath.

Dividends for the year ending March 31, 1884, Jan. 1, 1884, 4½ per cent., \$47,356.

Total expense of the institution for the twelve months ending March 31, 1884, \$3,263.44.

Amount of state tax paid last year, \$10,400.11.

Amount of other taxes, \$117.41.

Loans and investments are made by D. W. Johnson, J. L. Farwell, and Ira Colby, who meet as occasion requires.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 66.

Increase of deposits since last examination, \$5,104.01.

Number of single loans of \$1,000 or less to separate parties in the state, 60.

Total amount of loans, \$837,910.77.

Total amount of investments, \$314,454.92.

Largest amount loaned to any individual, corporation, or company, \$25,000.

No debts believed by the trustees to be bad.

No debts believed to be doubtful.

Amount of interest unpaid for over six months, \$720.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE SULLIVAN SAVINGS INSTITUTION.

BONDS.	Market Value.	Par Value.	Value on books.
RAILROAD.			
Central Iowa, 7s.....	\$26,150.00	\$25,000.00	\$25,000.00
“ “ Eastern Div., 6s	4,000.00	5,000.00	5,000.00
Indiana, Bloomington & Western, Eastern Division, 6s	22,000.00	25,000.00	25,000.00
Indiana, Bloomington & Western, Eastern Division, 6s.....	11,440.00	13,000.00	11,500.00
Indiana, Bloomington & Western, 5 and 6s	17,500.00	25,000.00	13,900.00
Midland, N. J., 6s.....	37,700.00	40,000.00	40,000.00
Memphis & Little Rock, preferred, 8s	4,080.00	4,000.00	4,290.92
“ “ “ 8s.....	27,030.00	26,500.00	26,500.00
N. Y., Susquehanna & Western, 6s.....	20,500.00	25,000.00	20,000.00
Manhattan Beach, 7s.....	8,000.00	10,000.00	10,000.00
	\$178,400.00	\$198,500.00	\$181,190.92
MISCELLANEOUS.			
Lackawanna and Susquehanna Coal & Iron Co.....	\$7,700.00	\$10,000.00	\$7,700.00
STOCKS.			
BANK.			
Claremont National	\$57,150.00	\$31,800.00	\$49,064.00
National Bank of Redemption.....	6,400.00	5,000.00	5,000.00
National Bank of Newport.....	1,000.00	800.00	1,000.00
	\$64,550.00	\$37,600.00	\$55,064.00
RAILROAD.			
Chicago & Alton.....	\$16,456.00	\$12,100.00	\$12,100.00
Cheshire.....	23,200.00	40,000.00	30,000.00
Indiana, Bloomington & Western	6,400.00	40,000.00	15,400.00
	\$46,056.00	\$92,100.00	\$57,500.00
MISCELLANEOUS.			
Manhattan Beach, scrip	\$7,500.00	\$10,000.00	\$10,000.00

UNION FIVE CENT SAVINGS INSTITUTION.—EXETER.

CHARLES BURLEY, *President.*SARAH C. CLARK, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$363,252.47	\$363,252.47
Guaranty fund.....	5,106.73	5,106.73
Surplus.....	6,400.34	6,400.34
	<u>\$374,759.54</u>	
Premium on stocks and bonds impaired.....	7,510.14	
	<u>\$367,249.40</u>	<u>\$374,759.54</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$56,026.26	\$56,026.26	\$56,026.26
Loans secured by mortgages on local real estate.....	85,633.48	85,633.48	85,633.48
Loans on personal security.....	31,653.41	31,653.41	31,653.41
Loans on collateral security.....	30,793.26	30,793.26	30,793.26
County, city, town, and district bonds....	107,865.00	105,800.00	105,800.00
Railroad bonds.....	8,250.00	15,000.00	15,000.00
Railroad stock.....	16,525.00	15,900.00	18,500.00
Bank stock.....	2,760.00	2,400.00	2,400.00
Manufacturing stock.....	3,255.00	3,100.00	3,100.00
Balance on deposit in Howard Nat. Bank	14,740.99	14,740.99	14,740.99
Real estate acquired or held by foreclosure	5,000.00	6,364.72	6,364.72
Bank fixtures.....	705.00	705.00	705.00
Cash on hand.....	4,042.00	4,042.42	4,042.42
	<u>\$367,249.40</u>	<u>\$372,159.54</u>	<u>\$374,759.54</u>

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....		\$22,715.48
Deduct expenses for 1883.....	\$1,800.39	
Deduct state tax for 1883.....	3,365.80	
Deduct items charged off.....	3,711.81	
		<u>8,878.00</u>
Net profits to be accounted for.....		\$13,837.48
Dividend of 2 per cent., Jan. 1, 1883.....	\$6,609.78	
Dividend of 2 per cent., July 1, 1883.....	6,469.34	
Carried to guaranty fund.....	435.92	
Balance of profits for 1883.....	322.29	
Net profits (as above) accounted for.....		<u>\$13,837.48</u>
Guaranty fund Jan. 1, 1883.....	\$4,670.81	
Other undivided profits Jan. 1, 1883.....	6,622.16	
Total surplus profits Jan. 1, 1883.....		<u>\$11,292.97</u>
Guaranty fund Jan. 1, 1884.....	\$5,106.73	
Other undivided profits Jan. 1, 1884.....	6,944.55	
Total surplus profits Jan. 1, 1884.....		<u>\$12,051.28</u>
Increase for the year 1883.....		\$758.31
Surplus profits—Jan. 1, 1881, \$8,175.58; Jan. 1, 1882, \$11,598.96; Jan. 1, 1883, \$11,292.97; Jan. 1, 1884, \$12,051.28.		

Incorporated 1868. Charter perpetual.

Examination completed Dec. 28, 1884, by B. C. Carter.

Vice-Presidents—John N. Thompson, John A. Blake.

Trustees—Wm. B. Morrill, C. G. Connor, W. N. Dow, J. G. Gilman,

Frank P. Cram, Thomas Connor, Charles Burley.

Treasurer's bond, \$40,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, Jan. 29, 1883. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Annual compensation of treasurer, \$800.

Officers have taken their official oath.

Dividends for the year ending Jan. 1, 1884: January, 1883, 2 per cent., \$6,609.78; July, 1883, 2 per cent., \$6,469.34.

Total expense of institution for the twelve months ending Jan. 1, 1884, \$1,800.39.

Amount of state tax paid last year, \$3,365.80.

Amount of other taxes, \$86.58.

Indebtedness of trustees as principal, \$3,766; as surety, nothing.

Loans and investments are made by C. Burley, J. N. Thompson, Wm. B. Morrill, and W. N. Dow, who meet as occasion requires.

Reports are made as required by law.

This bank receives 3 per cent. interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 63.

Increase of deposits since last examination, \$18,418.83.

Amount of bank's assets in Boston for safe-keeping, \$142,400.

Number of single loans of \$1,000 or less to separate parties in the state, 167.

Total amount of loans, \$204,106.41.

Total amount of investments, \$144,800.

Largest amount loaned to any individual, corporation, or company, \$10,000.

No debts believed by the trustees to be bad.

Amount of debts which the trustees believe to be doubtful, \$800.

Amount of interest unpaid for over six months, \$260.56.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE UNION FIVE CENT SAVINGS INSTITUTION.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY, CITY, TOWN, AND DISTRICT.			
Quincy, Ill., 6s.....	\$2,100.00	\$2,000.00	\$2,000.00
North Chicago, Ill., 6s.....	6,300.00	6,000.00	6,000.00
Lawrenceburg, Ind., 7s.....	4,240.00	4,000.00	4,000.00
Silver Cliff, Col., 10s.....	21,400.00	20,000.00	20,000.00
Evansville, Ind., 6s.....	5,000.00	5,000.00	5,000.00
Morehead City, Minn. 6s.....	5,125.00	5,000.00	5,000.00
Lake county, Col., 7s.....	6,750.00	9,000.00	9,000.00
Leavenworth county, Kan., 6s.....	15,750.00	15,000.00	15,000.00
Johnson " Ill., 8s.....	15,000.00	14,000.00	14,000.00
Ellis " Kan., 10s.....	1,080.00	1,000.00	1,000.00
Elk Cloud, " Kan., 10s.....	1,080.00	1,000.00	1,000.00
Richland " Ill., 7s.....	10,000.00	10,000.00	10,000.00
Sterling " Kan., 8s.....	2,140.00	2,000.00	2,000.00
Osage " Kan., 7s.....	1,600.00	1,500.00	1,500.00
Lake Co. School District No. 2, Col., 8s.,..	6,000.00	6,000.00	6,000.00
Spring Creek " Caffery county, Kan., 6s.....	4,300.00	4,300.00	4,300.00
	\$107,865.00	\$105,800.00	\$105,800.00
RAILROAD.			
Toledo, Delphos & Burlington, equip., 7s	\$2,000.00	\$10,000.00	\$10,000.00
Boston & Maine, 6s.....	6,250.00	5,000.00	5,000.00
	\$8,250.00	\$15,000.00	\$15,000.00
STOCKS.			
BANK.			
Granite State National.....	\$1,380.00	\$1,200.00	\$1,200.00
Metropolitan.....	1,380.00	1,200.00	1,200.00
	\$2,760.00	\$2,400.00	\$2,400.00
RAILROAD.			
Rutland, pref.....	\$400.00	\$1,000.00	\$1,000.00
Atchison, Topeka & Santa Fe.....	1,975.00	2,500.00	2,500.00
Chicago, Burlington & Quincy.....	6,150.00	5,000.00	5,000.00
Union Pacific.....	8,000.00	10,000.00	10,000.00
	\$16,525.00	\$18,500.00	\$18,500.00
MANUFACTURING.			
Exeter Machine Works....	\$3,255.00	\$3,100.00	\$3,100.00

SAVINGS BANK OF WALPOLE.—WALPOLE.

ALFRED W. BURT, *President.*JOSIAH G. BELLOWES, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$151,222.86	\$151,222.86
Guaranty fund.....	3,500.00	3,500.00
Surplus.....	3,479.36	3,479.36
Premium on stocks and bonds.....	900.24	.....
	<u>\$159,102.46</u>	<u>\$158,202.22</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages.....	\$33,650.00	\$33,650.00	\$33,650.00
Loans secured by mortgages on local real estate.....	63,305.00	63,305.00	63,305.00
Loans on personal security.....	8,186.95	8,186.95	8,186.95
Loans on collateral security.....	3,440.00	3,440.00	3,440.00
County, city, town, and district bonds.....	20,740.00	20,300.00	20,200.00
Railroad bonds.....	20,450.00	19,500.00	19,915.00
Bank stock.....	5,150.00	5,000.00	5,000.00
Manufacturing stock.....	3,000.00	2,500.00	3,325.00
Balance on deposit in Keene National Bank.....	1,180.51	1,180.51	1,180.27
	<u>\$159,102.46</u>	<u>\$157,062.46</u>	<u>\$158,202.22</u>

Statement of earnings for the year ending December 31, 1883.

Earnings for the year 1883.....		\$9,788.02
Deduct expenses for 1883.....	\$437.10	
Deduct state tax for 1883.....	1,506.49	
Deduct items charged off.....	158.98	
	<u> </u>	<u>\$2,102.57</u>

Net profits to be accounted for....		\$7,685.45
Dividend of 4 per cent. July 1, 1883.....	\$5,749.86	
Interest paid depositors.....	132.92	
Carried to guaranty fund.....	800.00	
Balance of profits for 1883.....	1,002.67	
Net profits (as above) accounted for.....	<u> </u>	<u>\$7,685.45</u>
Guaranty fund January 1, 1883.....	\$2,700.00	
Other undivided profits January 1, 1883.....	1,203.80	
Total surplus profits January 1, 1883.....	<u> </u>	<u>\$3,903.80</u>
Guaranty fund January 1, 1884.....	\$3,500.00	
Other undivided profits January 1, 1884.....	2,206.47	
Total surplus profits January 1, 1884.....	<u> </u>	<u>\$5,706.47</u>
Increase for the year 1883.....		<u>\$1,802.67</u>

Surplus profits—Jan. 1, 1881, \$2,227.25; Jan. 1, 1882, \$2,706.81; Jan. 1, 1883, \$3,903.80; Jan. 1, 1884, \$5,706.47.

Incorporated 1875. Charter perpetual.

Examination completed January 31, 1884, by Buel C. Carter.

Trustees—A. W. Burt, J. W. Hayward, B. Lovell, Thomas B. Buffum, E. K. Seabury, Geo. H. Holden, H. C. Lane, H. G. Barnes, W. B. Porter, H. Allen, Geo. B. Williams.

Treasurer's bond, \$30,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, February 10, 1881. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Annual compensation of treasurer, \$400.

Officers have taken their official oath.

Dividends for the year ending January 31, 1884: July, 1883, 4 per cent., \$5,882.78.

Total expense of institution for the twelve months ending Jan. 31, 1884, \$437.10.

Amount of state tax paid last year, \$1,506.49.

Amount charged off as premium since last examination, \$15.

No other taxes.

Indebtedness of trustees as principal, nothing; as surety, nothing.

Loans and investments are made by executive committee, who meet as occasion requires.

Reports are made as required by law.

This bank receives 4 per cent. interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 24; increase of deposits since last examination, \$2,803.21.

Number of single loans of \$1,000 or less to separate parties in the state, 68.

Total amount of loans, \$108,571.95.

Total amount of investments, \$48,440.

Largest amount loaned to any individual, corporation, or company, \$12,000.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

No amount of interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF THE BONDS AND STOCKS OF THE SAVINGS BANK
OF WALPOLE

BONDS.	Market Value.	Par Value.	Value on Books.
COUNTY, CITY, TOWN, AND DISTRICT.			
COUNTY.			
Lafayette, Mo., 6s.....	\$1,600.00	\$1,700.00	\$1,600.00
Montgomery, Kan., 7s.....	3,200.00	3,000.00	3,000.00
Clay, Ill., 7s.....	300.00	300.00	300.00
Dickinson, Iowa, 8s.....	1,000.00	1,000.00	1,000.00
O'Brien, " 8s.....	2,000.00	2,000.00	2,000.00
Tyler City, Tex., 7s.....	3,000.00	3,000.00	3,000.00
SCHOOL-DISTRICT.			
Omaha, Neb., 10s.....	4,240.00	4,000.00	4,000.00
Monticello, Ill., 8s.....	1,100.00	1,000.00	1,000.00
Lawrence, Kan., 6s.....	1,500.00	1,500.00	1,500.00
Riverton (independent), Iowa, 6½s.....	2,890.00	2,800.00	2,800.00
	\$20,740.00	\$20,300.00	\$20,200.00
RAILROAD.			
Cheshire, 6s.....	\$5,000.00	\$4,500.00	\$4,500.00
Chicago, St. Paul, Minneapolis & Omaha, 6s.....	3,300.00	3,000.00	3,120.00
St. Paul, Minneapolis & Manitoba, 6s....	3,270.00	3,000.00	3,220.00
Kansas City, Lawrence & Southern, 6s....	3,090.00	3,000.00	2,940.00
Kansas Pacific, 6s.....	2,790.00	3,000.00	3,135.00
Northern Pacific, 6s.....	3,000.00	3,000.00	3,000.00
	\$20,450.00	\$19,500.00	\$19,915.00
STOCKS.			
BANK.			
Blackstone National.....	\$5,150.00	\$5,000.00	\$5,000.00
MANUFACTURING.			
King Philip Mills.....	\$3,000.00	\$2,500.00	\$3,325.00

WILTON SAVINGS BANK.—WILTON.

JOSIAH FLEEMAN, *President.*MOSES CLARK, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$68,464.02	\$68,464.02
Guaranty fund and surplus.....	6,736.52	6,736.52
	<hr/>	
Premium on stocks and bonds impaired....	\$75 200.54 2,171.57	.....
	<hr/>	
	\$73,028.97	\$75,200.54

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages	\$29,928.50	\$29,928.50	\$29,928.50
Loans secured by mortgages on local real estate.....	14,030.43	14,030.43	14,030.43
Loans on personal security.....	6,774.76	6,774.76	6,774.76
Loans on collateral security.....	5,000.00	5,000.00	5,000.00
County, city, town, and district bonds ...	4,550.00	7,000.00	6,921.57
Bank stock.....	5,200.00	5,000.00	5,000.00
Balance on deposit in Souhegan National Bank	1,580.28	1,580.28	1,580.28
Real estate purchased.....	5,375.00	5,375.00	5,375.00
Bank fixtures.....	65.00	65.00	65.00
Cash on hand.....	525.00	525.00	525.00
	<hr/>	<hr/>	<hr/>
	\$73,028.97	\$75,278.97	\$75,200.54

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....		\$3,619.92
Deduct expenses for 1883.....	\$333.67	
Deduct state tax for 1883.....	520.20	
	<hr/>	\$853.87
Net profits to be accounted for.....		\$2,766.05
Dividend of 4 per cent. Jan. 1, 1883.....	\$2,382.05	
Carried to guaranty fund.....	374.00	
Net profits (as above) accounted for.....	<hr/>	\$2,766.05
Guaranty fund Jan. 1, 1883	\$2,926.00	
Total surplus profits Jan. 1, 1883.....	<hr/>	\$2,926.00
Guaranty fund Jan. 1, 1884.....	\$3,300.00	
Total surplus profits Jan. 1, 1884.....	<hr/>	\$3,300.00
Increase for the year 1883.....		\$374.00

Surplus profits—Jan. 1, 1883, \$2,926; Jan. 1, 1884, \$3,300.

Incorporated 1864. Charter perpetual.

Examination completed Sept. 26, 1883, by George E. Gage.

Trustees—E. G. Woodman, A. A. Ramsey, E. P. Hutchinson, C. H. Burns, D. Cragin, M. Clark, William D. Stearns, L. Kingley, D. E. Proctor, J. Fleeman, D. Cram.

Treasurer's bond, \$25,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, Jan. 2, 1871. Sureties of bond able to respond. Bond deposited with E. G. Woodman for safe keeping.

Annual compensation of treasurer, \$250.

Officers have taken their official oath.

Dividends for the year ending Aug. 31, 1883, Jan. 1, 1883, 4 per cent., \$2,382.05.

Total expense of institution for the twelve months ending Aug. 31, 1883, \$333.67.

Amount of state tax paid last year, \$520.20.

Amount of other taxes, \$43.44.

Indebtedness of trustees as surety, \$1,945.

Loans and investments are made by E. G. Woodman, D. E. Proctor, D. Cragin, and Moses Clark, who meet as occasion requires.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 11.

Increase of deposits since last examination, \$5,583.69.

Number of single loans of \$1,000 or less to separate parties in the state, 20.

Total amount of loans, \$55,733.69.

Total amount of investments, \$11,921.

Largest amount loaned to any individual, corporation, or company, \$3,000.

No debts believed to be bad.

Amount of debts believed to be doubtful, \$3,094.07.

Amount of interest unpaid for over six months, \$450.

The funds of the institution are invested agreeably to the laws of New Hampshire.

SCHEDULE OF BONDS AND STOCKS OF THE WILTON SAVINGS BANK.

BONDS.	Market Value.	Par Value.	Value on books.
COUNTY.			
Hillsborough, N. H., 6s.....	\$3,000.00	\$2,500.00	\$2,500.00
Kendall, Ill., 7s.....	300.00	2,000.00	2,107.68
Pulaski, Ill., 7s.....	1,050.00	1,500.00	1,327.50
TOWN.			
East Oakland, Ill., 6s.....	200.00	1,000.00	986.39
	\$4,550.00	\$7,000.00	\$6,921.57
STOCKS.			
BANK.			
First National, Nashua.....	\$5,200.00	\$5,000.00	\$5,000.00

WOLFEBOROUGH SAVINGS BANK.—WOLFEBOROUGH.

A. W. BANFIELD, *President*.IRA BANFIELD, *Treasurer*.

STATEMENT.

Liabilities.

Amount due depositors.....	\$64,759.62	\$64,759.62
Guaranty fund.....	607.88	607.88
Surplus.....	13,753.21	13,753.21
Premium on stocks and bonds.....	57.00	.....
	<hr/>	
	\$79,177.71	\$79,120.71
Scaled account.....	\$22,314.44	

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by mortgages on local real estate.....	\$39,663.51	\$39,663.51	\$39,663.51
Loans on personal security.....	14,964.51	14,964.51	14,964.51
Loans on collateral security.....	4,910.84	4,910.84	4,910.81
Bank stock, Lake National.....	8,652.00	8,400.00	8,595.04
Balance on deposit in national banks.....	2,370.44	2,370.44	2,370.40
Real estate acquired or held by foreclosure.....	6,500.00	6,500.00	6,500.14
Bank fixtures.....	600.00	600.00	600.00
Cash on hand.....	1,516.41	1,516.41	1,516.40
	<hr/>		
	\$79,177.71	\$78,925.71	\$79,120.71

Statement of earnings for the year ending Dec. 31, 1883.

Earnings for the year 1883.....		\$3,827.57
Deduct expenses for 1883.....	\$792.09	
Deduct state tax for 1883.....	487.57	
	<hr/>	1,276.66
Net profits to be accounted for.....		\$2,547.91
Dividend of 2 per cent., April 1, 1883.....	\$1,005.66	
Dividend of 2 per cent., Oct. 1, 1883.....	1,074.45	
Balance of profits for 1883.....	467.80	
Net profits (as above) accounted for.....	<hr/>	\$2,547.91
Guaranty fund Jan. 1, 1883.....	\$607.88	
Other undivided profits Jan. 1, 1883.....	12,023.77	
Total surplus profits Jan. 1, 1883.....	<hr/>	\$12,631.65
Guaranty fund Jan. 1, 1884.....	\$607.88	
Other undivided profits Jan. 1, 1884.....	12,491.57	
Total surplus profits, Jan. 1, 1884.....	<hr/>	\$13,099.45
Increase for the year 1883.....		\$467.80
Surplus profits Jan. 1, '81, \$13,929.85; Jan. 1, '82, \$11,519.94; Jan. 1, '83, \$12,631.65; Jan. 1, '84, \$13,099.45.		

Incorporated 1871. Charter perpetual.

Examination completed May 23, 1884, by Buel C. Carter.

Vice-President—Charles G. Cabe.

Trustees—J. L. Avery, C. B. Edgerly, H. W. Furber, J. W. Goodwin, C. F. Piper, L. T. Haley, A. W. Wiggin, W. H. Jones, J. R. Furber, W. C. Fox.

Treasurer's bond, \$25,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, March 9, 1878. Sureties of bond able to respond. Bond deposited with Wm. C. Fox for safe keeping.

Annual compensation of treasurer, \$500.

Officers have taken their official oath.

Dividends for the year ending April 30, 1884: October, 1883, 2 per cent., \$1,074.45; April, 1884, 2 per cent., \$1,078.65.

Total expense of institution for the twelve months ending April 30, 1884, \$638.40.

Amount of state tax paid last year, \$487.57.

Amount of other taxes, \$80.98.

Indebtedness of trustees as principal, \$5,770; as surety, \$1,000.

Loans and investments are made by W. H. Jones, A. W. Wiggin, J. L. Avery, J. W. Goodwin, and H. W. Furber, who meet as occasion requires.

Reports are made as required by law.

This bank receives no interest on its deposits in other banks.

Increase of depositors since last examination by bank commissioners, 57.

Increase of deposits since last examination, \$15,220.95.

Number of single loans of \$1,000 or less to separate parties in the state, 109.

Total amount of loans, \$59,538.86.

Total amount of investments, \$8,595.

Largest amount loaned to any individual, corporation, or company, \$4,000.

No debts believed by the trustees to be bad.

No debts which the trustees believe to be doubtful.

Amount of interest unpaid for over six months, \$600.

The funds of the institution are invested agreeably to the laws of New Hampshire.

FARMERS' SAVINGS BANK.—PITTSFIELD.

IRA A. BLAKE, *President.*JOHN A. GOSS, *Treasurer.*

STATEMENT.

Liabilities.

Amount due depositors.....	\$7,922.31	\$7,922.31
Surplus.....	73.38	73.38
Premium on stocks and bonds.....	20.00	.....
	<u>\$8,015.69</u>	<u>\$7,995.69</u>

Resources.

	Market Value.	Par Value.	Value on books.
Loans secured by Western farm mortgages.....	\$700.00	\$700.00	\$700.00
Loans on personal security	2,450.00	2,450.00	2,450.00
U. S. bonds.....	4,760.00	4,000.00	4,740.00
Cash on hand.....	105.69	105.69	105.69
	<u>\$8,015.69</u>	<u>\$7,255.69</u>	<u>\$7,995.69</u>

Statement of earnings for the year ending December 31, 1883, not returned.

Incorporated 1883. Charter perpetual.

Examination completed May 21, 1884, by George E. Gage.

Trustees—Ira A. Blake, P. H. Adams, Nathaniel S. Drake, James Griffin, Edwin A. Libby, George N. Foss, Charles H. Carpenter, Thomas H. Thorndike, True H. Maxfield, John J. French, Charles M. Bailey, John A. Goss, A. Whittemore, Jr.

Treasurer's bond, \$30,000, copies of which are on file in office of secretary of state and on records of the bank. Date of bond, November 24, 1883. Sureties of bond able to respond. Bond deposited with president for safe keeping.

Officers have taken their official oath.

Loans and investments are made by committee of trustees, who meet as required.

Reports are made as required by law.

Number of single loans of \$1,000 or less, to separate parties in the state, 8.

Total amount of loans, \$3,150.

Total amount of investments, \$4,740.

Largest amount loaned to any individual, corporation, or company, \$1,000.

Amount of debts believed by the trustees to be bad, none.

Amount of debts which the trustees believe to be doubtful, none.

No interest unpaid for over six months.

The funds of the institution are invested agreeably to the laws of New Hampshire.

ASHUELOT SAVINGS BANK OF WINCHESTER.

To the Bank Commissioners of New Hampshire :

Since May, 1883, the real estate deeded to the Ashuelot Savings Bank by its late treasurer, which had been taken for debt by his creditor, has been recovered and sold for \$7,171.

In the suits on the bonds of the late treasurer, questions of law were raised, and the cases are now before the whole court awaiting decision. Some demands have been collected and property sold, and the remainder can be soon after the law's delay is ended.

HENRY O. COOLIDGE, *Assignee.*

Keene, June 26, 1884.

CARROLL COUNTY FIVE CENTS SAVINGS BANK.

To the Bank Commissioners of New Hampshire :

In our report of this bank last year we stated that several suits at law were then pending, that real estate acquired by foreclosure remained unsold, also that there were outstanding debts to quite an amount unpaid, and then due the bank.

At this time we have to report that all the suits in court have been adjusted; the real estate is all sold, and mostly paid for. There are some outstanding debts and demands remaining, such as executions, and a few slow notes, from which it is very uncertain whether or not the bank will ever realize much. We now have on hand money and its equivalent sufficient to pay a $6\frac{1}{2}$ per cent. dividend, and have given notice to the depositors that we will commence paying out to them a fourth dividend of $6\frac{1}{4}$ per cent. August 18, 1884. This dividend will make 50 per cent. which has been paid the general depositors.

Respectfully submitted,

JOSHUA G. HALL,
WILLIAM A. HEARD,
Assignees.

Wolfeborough, August 7, 1884.

CHINA SAVINGS BANK.

To the Honorable Bank Commissioners :

Upon the appointment of an assignee of the China Savings Bank, it appeared that the accounts of the general depositors in the bank, as shown by their deposit-books, in very many instances varied to a considerable amount from the same accounts as shown in the books kept by the bank. It was therefore necessary that the individual deposit-books should be called in for examination by the commissioner appointed by the court to allow claims against the bank in making up his list of the depositors, and the amounts due them respectively. This has been done, and the commissioner has made his report, which has been accepted by the court.

The assignee has converted a part of the assets of the bank into money, to the amount of \$55,000; has paid the claims of the special depositors, amounting to about \$9,000; and is now, by order of the court, paying a dividend of 28 per cent. on the claims of the general depositors.

Very respectfully,

JOHN B. HASELTON, *Assignee.*

Suncook, July, 1884.

GONIC FIVE CENT SAVINGS BANK.

To the Honorable Bank Commissioners :

The undersigned, assignee of the Gonic Five Cent Savings Bank, respectfully reports that at the September term of the court, 1883, for Strafford county, the commissioners' report was filed. The assignee's books and vouchers were examined and audited by the court, and a fourth and final dividend of three and one third ($3\frac{1}{3}$) per cent. was declared, and ordered to be paid to the depositors. In compliance with the above order, I paid said dividend October 1, 1883.

Respectfully submitted.

JOHN LEGRO, *Assignee.*

MECHANICS' SAVINGS BANK OF NASHUA.

In the matter of the Mechanics' Savings Bank, Nashua, of which I was assignee of the assets and securities appertaining to the accounts which existed therein prior to March 14, 1874, I have to report that the said assets and securities have been fully administered upon, and a final decree made therein by the supreme court, at the September term, 1883, thereof, for the county of Hillsborough. By said decree, a final dividend of 5 per cent. was ordered to the depositors and creditors of the bank whose claims had been proved and allowed before the commissioner. Two former dividends, the first of 50 per cent., the second of 40 per cent., had before been ordered by the court, thus making the amount realized by the depositors and creditors 95 per cent. on their respective claims.

These dividends have all been made payable at the New Hampshire Banking Company's counter in Nashua, and all but a very small balance has been called for and paid.

A. F. STEVENS, *Assignee.*

Nashua, June 26, 1884.

PENACOOK SAVINGS BANK.

To the Bank Commissioners of the State of New Hampshire :

Condition of the Penacook Savings Bank of Penacook, in the county of Merrimack, on the first day of July, 1884:

STATEMENT.

Liabilities.

Due depositors.....	\$71,023.92
Surplus.....	10,532.79
Guaranty fund.....	7,000.00
Reduction by order of court.....	42,861.50

\$131,418.21

Resources.

	Estimated Value.	Par Value.	Value on books.
Loans on real estate.....	\$36,810 70	\$38,357.85	\$38,357.85
Loans on personal security.....	10,126.55	14,025.39	12,025.39
County, city, town, and district bonds....	19,796 00	20,200.00	20,200.00
Railroad stock.....	1,530.00	5,100.00	5,100.00
Railroad bonds.....	4,200.00	22,100.00	22,100.00
Manufacturing stocks.....	4,500.00	10,000.00	10,000.00
Real estate acquired or held by foreclosure	10,000.00	10,753.86	10,553.86
Bank fixtures.....	700.00	2,200.00	2,200.00
Balance on deposit in First National Bank, Concord, N. H.....	10,735 03	10,735 03	10,735.03
Cash.....	146.08	146.08	146.08
	\$98,544.36	\$131,418.21	\$131,418.21

PENACOOK, N. H., July 1, 1884.

We, the undersigned, assignees of Penacook Savings Bank, do severally certify that we have made a thorough examination of its affairs, and that the foregoing statement by us made is true, according to our best knowledge and belief. *So help us God.*

SAM'L F. BROWN,
EDGAR H. WOODMAN,
Assignees.

ROCKINGHAM TEN CENTS SAVINGS BANK.

To the Bank Commissioners of New Hampshire :

Your favor of the 25th ult. at hand. In regard to the affairs of the Rockingham Ten Cents Savings Bank, will say, as I am now engaged in making final sales of remaining assets, and preparing to file my account with the court, and within a few months expect to pay the final dividend, perhaps no further report need be made now than this statement. I see no reason yet to abate anything from what was said in a previous report, that the final dividend would be about 10 per cent.

We have just had an auction sale of land,—house-lots in Cambridgeport,—and, although a part of the purchase-money was, by the terms of the sale, to remain on mortgage for one year, I expect to be able to sell the mortgage notes within a few months. This last dividend will be wholly due to holding on, for a long time, to some of those slow assets which are now being sold.

Yours very truly,

E. P. KIMBALL.
Assignee.

Portsmouth, N. H., July 1, 1884.

TABLE No. 1.—Showing number of depositors for the years 1883 and 1884, amounts of deposits in the respective banks as they appeared at date of examination.

Number.	NAMES.	No. of depositors in 1883.	No. of depositors in 1884.	Amount of deposits in 1883.	Amount of deposits in 1884.	Surplus, 1883.
1	Alton.....	238	234	\$54,788.94	\$55,953.84	\$1,639.03
2	Amoskeag.....	8,194	8,465	2,975,242.38	3,130,033.49	96,287.30
3	Ashland.....	302	311	49,352.71	47,549.94	3,068.05
4	Belknap.....	1,252	1,394	493,509.85	571,050.15	23,708.18
5	Bristol.....	1,49	1,137	823,526.63	377,492.33	5,527.19
6	Cheshire Provident Institution.	4,712	4,514	1,808,542.66	1,797,434.09	61,824.44
7	East Northwood.....	109	153	26,589.00	37,449.20	1,122.43
8	City.....	1,188	1,131	181,202.50	182,138.67	5,822.70
9	Cocheco.....	657	686	210,025.36	220,531.06	962.52
10	Connecticut River.....	1,256	1,283	461,420.15	482,617.10	3,000.00
11	Conway.....	292	250	67,429.26	59,795.13	1,870.67
12	Dartmouth.....	1,695	1,804	676,663.96	711,821.74	33,958.81
13	Dover Five Cent.....	1,245	1,872	177,487.08	188,592.84	23,811.94
14	Epping.....	258	288	63,316.73	68,622.33	665.31
15	Farmington.....	820	942	217,716.69	282,206.28	16,631.65
16	Fitzwilliam.....	440	479	127,294.41	134,259.34	2,311.90
17	Frangestown.....	272	281	59,874.66	64,600.9	1,503.41
18	Franklin.....	1,597	1,719	524,417.33	567,666.79	3,531.14
19	Gorham Five Cent.....	400	409	67,698.79	77,615.72	1,141.09
20	Guaranty, Manchester.....	907	1,052	478,453.83	570,053.42	20,488.28
21	Hinsdale.....	621	703	173,698.32	209,270.06	4,825.84
22	Iona.....	812	873	258,880.39	270,388.10	5,359.61
23	Keene Five Cent.....	5,491	5,981	1,452,666.84	1,622,046.17	26,169.23
24	Laconia.....	2,133	2,166	718,543.91	767,018.12	20,981.83
25	Lake Village.....	663	670	156,469.09	174,447.19	9,912
26	Lebanon.....	2,001	2,256	587,580.17	633,89.48	18,910.54
27	Littleton.....	2,028	2,209	583,856.00	654,398.74	7,141.52
28	Loan and Trust.....	3,279	3,639	1,354,409.43	1,472,210.81	39,641.73
29	Manchester.....	9,116	9,409	4,126,011.50	4,361,417.58	151,384.54
30	Mason Village.....	438	449	110,505.47	110,627.54	1,502.41
31	Mechanics, Nashua.....	457	882	182,545.58	256,706.36	5,541.37
32	Mechanics, Manchester.....	451	474	208,184.80	231,002.16	4,040.30
33	Meredith Village.....	767	915	226,567.92	296,826.40	9,715.57
34	Merrimack County.....	1,894	2,040	682,701.49	761,055.26	19,550.02
35	Merrimack River.....	4,050	4,132	1,712,482.53	1,746,974.03	51,216.48
36	Milford.....	1,904	2,228	583,324.94	726,369.16	6,086.89
37	Monadnock.....	924	970	408,179.95	426,171.29	7,612.94
38	Nashua.....	5,027	5,272	2,199,733.36	2,311,799.28	83,659.83
39	New Hampshire.....	5,883	5,810	2,023,573.61	2,219,093.71	48,066.62
40	New Hampshire Banking Co....	932	1,031	482,498.88	497,396.97	13,114.48
41	New Ipswich.....	210	213	65,956.51	72,362.10	4,543.30
42	Newmarket.....	507	552	106,399.46	141,894.21	708.39
43	Newport.....	1,482	1,515	388,095.96	399,147.17	2,207.49
44	Norway Plains.....	1,378	1,483	506,569.46	542,215.36	9,799.59
45	Ossipee Valley Ten Cent.....	306	404	89,056.00	111,585.25	5,474.36
46	Penacook.....	1,391	1,411	35,025.71	36,812.53	1,289.32
47	People's.....	981	1,032	487,838.39	554,376.68	64,059.09
48	Peterborough.....	1,862	1,883	592,461.66	592,938.69	10,291.65
49	Piscataqua.....	224	282	296,140.28	322,547.00	3,395.69
50	Pittsfield.....	1,084	1,148	223,501.20	236,356.77	4,083.34
51	Portsmouth.....	7,991	8,081	2,912,019.05	2,995,797.56	70,630.74
52	Portsmouth Trust and Guar. Co.	713	737	355,649.39	382,751.86	.....
53	Rochester.....	953	927	241,602.60	284,009.80	7,368.68
54	Rollinsford.....	1,410	1,500	332,479.78	485,160.46	34,186.76
55	Sandwich.....	312	327	71,370.88	81,870.46	677.28
56	Lancaster.....	826	924	194,094.30	215,970.19	3,518.35
57	Savings Bank for Co. of Strafford	5,805	6,167	2,278,940.34	2,593,854.19	58,779.48
58	Somersworth.....	1,320	2,440	596,992.85	748,341.04	31,341.32
59	Security.....	480	534	91,821.56	101,463.42	270.22
60	Squamsco.....	67	70	11,620.04	12,578.21	2,000.68
61	Sullivan Savings Institution....	2,746	2,812	1,097,920.31	1,108,024.32	13,917.55
62	Union Five Cent.....	866	929	344,833.64	363,252.47	3,936.45
63	Walpole.....	469	493	148,479.65	151,222.86	2,105.13
64	Wilton.....	431	442	62,880.33	68,444.02	4,047.26
65	Wolfeborough.....	231	288	49,538.67	64,759.62	13,097.67
66	Farmers'.....	.....	31	.....	7,922.31	.....
67	Guaranty, Keene.....	.....	229	.....	63,375.54	.....
		113,167	117,317	\$39,124,814.68	\$42,091,596.55	\$1,250,420.64

posits, surplus, miscellaneous indebtedness, guaranty fund, and the total liabilities of

Surplus, 1884.	Guaranty fund, 1883.	Guaranty fund, 1884.	Total liabilities, 1883.	Total liabilities, 1884.	Amt. of div- idends de- clared, 1883	Per cent.
\$1,009.60	\$602.70	\$643.48	\$5,703.67	\$57,606.92	\$2,136.16	4
143,010.39	150,000.00	165,000.00	3,221,529.68	3,438,043.88	111,204.98	4
2,912.91	2,421.60	2,691.74	69,048.89	67,360.12	1,821.41	4
39,740.90	14,648.34	17,748.34	531,866.37	628,539.39	19,638.21	4
13,096.76	16,000.00	19,000.00	345,053.82	409,579.09	14,855.06	5
71,134.62	30,000.00	50,000.00	1,900,367.10	1,918,568.71	70,376.84	4
1,657.95	.....	127.50	27,711.43	39,234.74	773.21	3
8,844.38	2,500.00	3,000.00	189,525.30	193,983.05	7,229.76	4
1,575.96	5,407.91	6,299.64	216,395.79	228,406.66	8,345.06	4
.....	11,000.00	18,000.00	475,420.15	500,617.10	18,422.92	4
2,700.35	1,121.77	1,344.06	76,848.79	63,839.54	1,737.18	3
51,724.10	7,700.00	10,000.00	718,322.77	773,545.84	25,987.42	4
6,794.33	5,200.00	6,100.00	206,499.02	201,488.17	6,989.90	4
1,132.63	700.86	714.16	64,682.84	70,469.72	2,443.57	4
12,856.65	6,000.00	8,500.00	240,348.04	303,562.98	9,148.98	4
4,051.04	700.00	1,500.00	130,063.1	139,810.38	4,919.80	4
1,663.73	934.53	1,251.82	62,312.60	66,975.64	2,825.70	5
18,861.11	15,766.79	18,308.71	543,715.26	604,836.61	20,340.54	4
482.15	702.69	871.76	69,442.57	78,969.63	2,652.60	4
31,081.24	50,000.00	60,000.00	549,022.11	661,139.56	20,042.23	5
2,121.27	3,000.00	6,000.00	181,523.65	224,264.18	7,311.26	4
7,484.01	4,300.00	4,300.00	268,540.00	282,172.11	9,581.97	4
15,581.47	15,000.00	50,000.00	1,493,835.57	1,687,627.04	60,338.16	4
34,346.65	15,000.00	20,000.00	754,525.74	821,364.77	28,823.98	4
6,570.98	5,000.90	12,813.70	170,561.21	193,831.87	7,548.78	4
20,033.78	8,614.83	14,346.01	615,105.54	687,769.27	23,525.99	4
19,229.06	8,000.00	13,000.00	598,997.52	686,627.80	23,445.97	4
69,412.88	26,000.00	32,500.00	1,420,031.16	1,574,123.69	66,516.88	4 2/3
189,539.32	125,000.00	150,000.00	4,402,396.04	4,700,956.90	157,088.95	4
6,520.28	3,105.57	3,594.97	115,113.45	120,742.79	4,072.56	4
8,263.62	3,500.00	4,000.00	192,687.05	268,969.98	8,221.16	5
5,288.14	2,233.39	3,223.12	214,458.49	239,518.42	8,987.23	4
11,078.51	10,200.00	14,300.00	246,039.49	322,204.91	12,694.54	5
22,962.48	30,000.00	35,000.00	731,756.51	819,017.74	26,348.80	4
57,724.53	70,000.00	90,000.00	1,833,698.61	1,894,698.56	73,264.48	4
9,710.72	26,000.00	32,000.00	615,411.83	744,079.88	31,238.19	4
11,510.40	7,204.30	10,256.20	422,997.19	447,937.89	18,244.22	5
60,287.96	100,000.00	120,000.00	2,383,393.19	2,492,087.24	103,647.28	5
78,008.42	110,000.00	115,000.00	2,182,080.23	2,412,102.13	71,838.39	4
19,266.52	50,000.00	60,000.00	548,050.37	576,848.26	16,905.58	4
1,696.79	2,200.00	2,500.00	72,699.81	76,558.89	2,698.91	4
1,410.59	135.50	135.50	107,243.35	143,440.30	4,950.97	4
14,327.41	17,000.00	.....	407,303.45	413,474.58	17,036.02	4 1/2
9,520.17	13,000.00	15,000.00	529,369.05	558,735.53	20,452.31	4
5,305.68	3,592.00	5,000.00	98,123.03	121,890.93	4,150.29	4 1/2
2,146.92	.....	114.73	36,314.93	33,074.18	1,209.71	4
31,697.92	50,000.00	100,000.00	601,897.48	686,074.60	23,495.99	5
13,104.69	11,579.24	17,060.66	614,332.55	623,104.04	23,000.30	4
8,785.17	2,500.00	2,500.00	302,035.97	333,832.17	11,352.03	4
4,941.89	4,000.00	4,875.00	231,584.54	246,173.66	8,041.29	4
95,399.99	76,598.66	98,541.56	3,039,248.45	3,189,739.11	114,198.67	4
.....	100,000.00	69,513.89	455,649.39	452,265.70	13,827.27	4
10,436.70	4,014.61	6,080.15	253,002.89	300,526.65	9,711.73	4
39,650.00	17,000.00	25,000.00	674,773.31	549,810.46	13,380.82	4
2,229.69	96.80	1,281.51	73,013.96	85,381.66	2,971.63	4
3,596.35	1,794.95	2,159.44	199,407.60	221,725.98	7,952.87	4
153,489.52	23,259.13	27,680.92	2,395,978.95	2,775,024.63	103,881.38	4 1/2
37.9	18,800.00	20,000.00	777,787.57	806,300.99	25,520.14	4
2,807.68	150.00	650.00	92,241.78	104,921.10	3,787.11	4
2,566.50	368.33	395.45	13,989.05	15,540.16	434.90	4
13,096.96	45,000.00	60,000.00	1,156,837.86	1,176,121.28	47,356.00	4 1/2
6,400.34	5,925.73	5,106.73	354,695.82	374,759.54	13,079.12	4
3,479.36	2,700.00	3,500.00	153,284.78	158,202.22	5,749.86	4
5,736.52	3,144.00	.....	70,071.59	75,200.54	2,382.05	4
13,753.21	567.06	607.88	63,203.39	79,120.71	2,080.11	4
73.38	.....	.....	.....	7,995.69	.....	.....
.....	.....	50,000.00	.....	113,375.54	.....	.....
\$1,553,885.18	\$1,363,210.32	\$1,699,043.72	\$42,126,251.52	\$45,365,889.60	\$1,594,282.38	....

* Includes \$21,264.15 miscellaneous indebtedness. † For 15 months.

TABLE No. 2.—Exhibiting the amount of loans secured on real estate, personal securities, railroad bonds and stock, bank stock, cash on hand, real estate acquired, and

Number.	NAMES.	Loans secured on local real estate.	Loans on personal security.	Loans on collateral security.
1	Alton	\$32,787.65	\$8,332.54	\$1,648.44
2	Amoskeag	552,769.47	380,589.21	429,671.20
3	Ashland	35,677.01	19,837.48	6,635.00
4	Belknap	79,774.07	169,199.91	35,692.50
5	Bristol	45,298.03	10,172.08	5,495.91
6	Cheshire Provident Institution	494,612.92	39,275.09	69,861.00
7	East Northwood	9,330.00	2,622.00	3,700.00
8	City	53,276.45	18,212.60	40,158.90
9	Cocheco	54,210.12	12,406.20	21,638.71
10	Connecticut River	67,050.72	16,672.27	1,200.00
11	Conway	48,855.60	9,654.64	1,296.52
12	Dartmouth	47,873.00	11,367.62	10,776.00
13	Dover Five Cents	45,449.71	10,203.38	20,643.49
14	Epping	33,082.69	22,044.21	2,000.00
15	Farmington	62,089.40	10,743.44	6,150.00
16	Fitzwilliam	34,985.47	11.2 8.15	2,415.00
17	Francestown	28,742.39	3,673.35	2,150.00
18	Franklin	46,917.59	196,299.95	102,311.23
19	Gorham Five Cents	44,571.08	26,052.22	4,937.48
20	Guaranty, Manchester	35,059.17	13,700.00	90,237.58
21	Hinsdale	52,819.09	10,431.00	1,000.00
22	Iona	98,051.80	47,804.68	12,492.50
23	Keene Five Cent	274,698.78	91,048.70	60,543.68
24	Laconia	212,754.54	64,308.00	16,511.00
25	Lake Village	31,546.73	12,594.78	8,018.00
26	Lebanon	68,001.00	2.5 0.00	24,100.00
27	Littleton	78,892.44	174,387.03	102,268.69
28	Loan and Trust	162,424.00	264,968.11	223,261.00
29	Manchester	923,770.00	1,362,260.91	1,164,941.45
30	Mason Village	17,083.05	6,725.00	892.00
31	Mechanics, Nashua	72,919.31	7,050.00	4,000.00
32	Mechanics, Manchester	35,597.42	69,975.00	9,300.00
33	Meredith Village	3,791.50	8,244.66	2,170.00
34	Merrimack County	87,041.95	39,438.00	84,106.87
35	Merrimack River	71,380.00	130,549.45	121,595.99
36	Milford	71,980.67	.....	6,350.00
37	Monadnock	82,590.57	10,150.00	23,260.85
38	Nashua	266,795.00	34,530.00	45,120.00
39	New Hampshire	172,570.00	90,887.92	98,145.00
40	New Hampshire Banking Co.	56,061.50	24,190.80	15,222.00
41	New Ipswich	38,175.16	2,283.00	.....
42	Newmarket	19,640.65	48,033.30	8,900.00
43	Newport	89,158.21	15,275.00	56,125.00
44	Norway Plains	42,375.20	183,232.90	60,213.45
45	Ossipee Valley Ten Cents	27,831.12	79,797.22	7,462.34
46	Penacook	1,250.00	4,277.00	290.00
47	People's .....	.....	11,806.00	15,950.00
48	Peterborough	106,951.62	24,887.20	14,198.35
49	Piscataqua	20,055.67	17,871.79	33,000.00
50	Pittsfield	43,968.08	48,444.62	38,486.38
51	Portsmouth	244,548.59	76,794.87	48,910.04
52	Portsmouth Trust and Guarantee Co	31,435.84	42,503.00	5,275.00
53	Rochester	103,008.60	111,014.51	30,929.36
54	Rollinsford	49,990.00	22,542.69	9,505.00
55	Sandwich	1,405.50	4,406.93	.....
56	Lancaster	36,016.35	11,563.91	2,700.00
57	Savings Bank for County of Strafford	305,154.33	156,288.83	29,401.14
58	Somersworth	79,190.00	68,177.00	60,781.87
59	Security	31,735.00	8,590.00	7,650.00
60	Squamscott	12,425.00	1,4 2.15	200.00
61	Sullivan Savings Institution	220,668.94	77,763.00	86,802.99
62	Union Five Cents	85,633.48	31,653.41	30,793.26
63	Walpole	63,305.00	8,186.95	3,440.00
64	Wilton	14,039.43	6,774.76	5,000.00
65	Wolfeborough	39,603.51	14,964.51	4,910.84
66	Farmers'	2,450.00
67	Guaranty, Keene	10,603.95	1,600.00
		\$6,400,798.17	\$4,593,629.40	\$3,444,399.01

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curity, collateral security, number state bonds, state, county, city, town, and district other investments of the respective banks at the date of examination.

United States and state bonds.	County, city, town, and district bonds.	Railroad bonds.	Railroad stock.	Loans secured by mortgages on Western real estate.
\$5,900.00	\$6,280.58			
125,000.00	167,800.00	\$306,370.00	\$227,400.00	\$830,513.76
9,950.00	26,550.00	69,000.00	5,000.00	3,300.00
	20,472.00	11,000.00		197,760.00
	274,260.70	175,983.33	81,475.00	270,165.76
	5,219.29	12,234.73		418,503.78
		2,878.42	11,260.00	39,548.35
		91,480.25	9,637.50	239,082.91
	62,500.00			
	117,789.00	234,104.20	3,050.00	249,590.00
		105,256.26		
	1,025.00	8,260.00		
	1,100.00			168,438.00
	8,757.00	6,196.67	2,495.00	42,225.00
	6,000.00	1,000.00		1,700.00
	5,000.00	85,500.00	15,500.00	117,975.00
1,845.50	14,450.00	74,990.00	71,526.61	299,552.90
	48,827.50			98,130.00
	17,000.00	25,000.00		75,760.00
	241,702.65	57,308.75	50,010.25	611,217.84
40,600.00	78,200.00	43,400.00	5,200.00	222,650.00
695.00	34,024.78	3,765.00		84,475.00
	49,109.00	52,650.00		398,501.35
	33,375.00	9,800.00		204,220.00
15,250.00	223,941.44	125,337.50	2,800.00	360,867.75
124,000.00	265,065.00	670,178.42	83,600.00	
	23,474.30	42,039.38	16,776.25	
	58,555.95	7,000.00		92,161.25
1,050.00		51,125.27	4,756.25	25,825.00
	3,850.00	5,390.00	200.00	290,248.20
	99,965.00	231,675.00	39,440.00	152,787.40
	455,452.50	644,544.17	101,186.50	218,223.44
20,000.00	228,600.00	9,000.00	600.00	357,500.00
	53,442.50	51,606.05		162,905.00
10,000.00	297,332.50	392,250.00	217,907.04	599,036.09
106,000.00	443,954.17	1,069,000.00	133,100.00	98,333.33
	84,380.00	13,000.00	10,520.00	325,370.00
		24,852.00		
	500.00	3,000.00		
5,097.00	39,345.00	30,600.00	51,543.00	88,205.00
	68,500.00	107,155.00		
				27,150.00
20,000.00				628,092.31
	133,730.00	39,095.00	74,140.28	117,146.68
5,019.83	87,450.75	9,036.75		106,550.00
	6,379.12	29,105.00	1,000.00	72,100.00
210,000.00	902,902.86		12,000.00	1,166,422.47
843.20	74,274.71	65,983.75	13,452.50	97,675.00
				13,700.00
	169,750.00	51,800.00	43,400.00	117,425.00
	28,013.75	13,680.00		26,550.00
	83,600.59	21,987.08	2,520.00	52,177.15
	835,076.75	1,279,878.75	78,932.26	
	247,800.00	194,650.00		9,250.00
	4,381.00	5,675.00		34,550.00
		181,190.92	57,500.00	452,675.84
	105,800.00	15,000.00	18,500.00	56,026.26
	20,200.00	19,915.00		33,650.00
	6,921.57			29,928.50
4,740.00				700.00
	10,981.67		36,431.25	43,025.85
\$705,990.53	\$6,278,063.63	\$6,780,927.65	\$1,482,859.69	\$10,429,557.17

TABLE No. 2—

Number.	NAMES.	Bank stock.	Miscellaneous bonds
1	Alton.....		
2	Amoskeag.....	\$231,400.00	\$10,000.00
3	Ashland.....		
4	Belknap.....	1,400.00	
5	Bristol.....		30,000.00
6	Cheshire Provident Institution.....	70,169.13	87,500.00
7	East Northwood.....	5,102.67	
8	City.....	20,420.00	2,000.00
9	Cocheco.....	30,037.73	
10	Connecticut River.....	7,410.00	47,430.00
11	Conway.....		
12	Dartmouth.....	19,900.00	30,872.65
13	Dover Five Cents.....	12,567.00	
14	Epping.....	1,167.67	
15	Farmington.....	38,800.00	8,000.00
16	Fitzwilliam.....	7,851.00	8,800.00
17	Francestown.....	7,965.00	
18	Franklin.....	26,600.00	
19	Gorham Five Cents.....		
20	Guaranty.....	21,010.00	10,000.00
21	Hinsdale.....	5,000.00	1,000.00
22	Iona.....		
23	Keene Five Cent.....	90,211.00	96,200.00
24	Laconia.....	26,300.00	72,984.68
25	Lake Village.....	8,630.00	
26	Lebanon.....	30,792.00	8,500.00
27	Littleton.....	34,700.00	27,210.00
28	Loan and Trust.....	39,454.00	60,212.50
29	Manchester.....	61,618.25	25,000.00
30	Mason Village.....	8,470.00	
31	Mechanics, Nashua.....	16,250.00	
32	Mechanics, Manchester.....	22,500.00	
33	Meredith Village.....		
34	Merrimack County.....	7,860.00	55,300.00
35	Merrimack River.....	109,626.88	
36	Milford.....	18,700.00	16,091.19
37	Monadnock.....	16,537.62	37,973.75
38	Nashua.....	305,425.00	152,550.00
39	New Hampshire.....	4,200.00	117,000.00
40	New Hampshire Banking Co.....	17,860.00	8,400.00
41	New Ipswich.....		
42	Newmarket.....	9,600.00	
43	Newport.....	17,913.33	7,500.00
44	Norway Plains.....	8,400.00	
45	Ossipee Valley Ten Cents.....	1,300.00	
46	Penacook.....		
47	People's.....		
48	Peterborough.....	59,166.00	5,000.00
49	Piscataqua.....	22,517.63	25,645.83
50	Pittsfield.....	500.00	500.00
51	Portsmouth.....	33,364.00	196,350.00
52	Portsmouth Trust and Guarantee Co.....	11,082.00	13,450.00
53	Rochester.....	10,000.00	
54	Rollinsford.....		
55	Sandwich.....		2,930.00
56	Lancaster.....	2,000.00	
57	Savings Bank for County of Strafford.....	20,400.00	4,250.00
58	Somersworth.....	43,840.00	
59	Security.....	7,417.50	4,000.00
60	Squamscott.....		
61	Sullivan Savings Institution.....	55,064.00	7,700.00
62	Union Five Cents.....	2,400.00	
63	Walpole.....	5,000.00	
64	Wilton.....	5,000.00	
65	Wolfborough.....	8,595.00	
66	Farmers.....		
67	Guaranty, Keene.....	3,895.00	4,500.00
		\$1,653,388.91	\$1,184,850.60

Concluded.

Miscellaneous stock.	Real estate acquired by foreclosure.	Real estate and bank fixtures.	Cash.	Total assets.
.....	\$805.00	\$407.55	\$1,445.16	\$57,606.92
\$131,000.00	13,959.00	.....	31,571.24	3,438,043.88
.....	.....	769.41	1,441.22	67,360.12
.....	540.68	19,000.00	13,672.23	628,539.39
11,950.42	3,777.99	.....	1,246.90	409,579.09
30,568.66	38,644.65	50,000.00	27,714.45	1,918,568.71
.....	.....	.....	1,026.05	39,234.74
.....	2,500.00	150.00	3,578.33	193,983.05
.....	8,581.36	.....	414.79	228,406.66
10,000.00	1,650.00	.....	47,621.20	500,617.10
.....	2,750.00	.....	1,282.78	63,839.54
.....	4,000.00	8,000.00	36,223.37	773,545.84
.....	800.00	.....	6,568.33	201,488.17
.....	.....	384.08	2,506.07	70,469.72
.....	2,240.00	3,899.82	2,102.27	303,562.93
9,100.00	.....	.....	5,747.09	139,810.38
8,058.45	.....	1,560.00	6,126.45	66,975.64
.....	.....	500.00	8,232.84	604,836.61
.....	.....	.....	3,408.85	78,969.63
15,971.25	.....	.....	12,796.55	661,139.66
5,910.42	.....	723.92	421.65	224,264.18
.....	.....	3,333.50	2,739.63	282,172.11
41,875.12	19,890.47	.....	52,920.40	1,687,627.64
8,950.42	13,707.17	.....	20,792.96	821,364.77
1,000.00	6,209.57	400.00	2,473.01	193,831.87
.....	28,442.60	1,000.00	24,173.32	687,769.27
.....	.....	.....	21,774.64	686,627.80
30,000.00	14,063.01	.....	51,544.38	1,574,123.69
5,000.00	.....	.....	15,522.87	4,700,956.90
2,000.00	.....	.....	3,282.81	120,742.79
8,125.00	4,009.62	.....	3,898.85	268,969.98
2,000.00	.....	.....	17,384.48	239,513.42
700.00	3,408.69	.....	4,201.86	322,204.91
.....	.....	400.00	21,003.52	819,017.74
2,345.00	.....	.....	39,794.63	1,894,698.56
.....	8,050.00	.....	7,208.02	744,079.88
.....	.....	1,850.00	7,621.55	447,937.89
136,686.23	.....	.....	34,455.38	2,492,087.24
89,600.00	.....	.....	39,311.71	2,412,102.13
.....	8,011.00	2,040.33	19,803.63	576,848.26
.....	52,030.06	1,000.00	2,237.73	76,558.89
1,000.00	.....	.....	736.29	143,440.30
.....	900.00	.....	11,813.04	413,474.58
.....	74,145.86	5,635.74	9,077.38	558,735.53
.....	.....	400.00	5,100.25	121,890.93
.....	.....	.....	107.18	33,074.18
.....	1,100.00	.....	9,126.29	686,074.60
4,749.59	10,698.43	19,656.31	13,684.58	623,104.04
.....	.....	.....	6,684.42	333,832.17
.....	.....	.....	4,100.00	246,173.66
128,835.25	99,381.56	10,000.00	60,229.55	3,189,739.11
.....	92,593.02	2,180.00	1,517.77	452,265.75
.....	7,282.53	.....	24,591.65	300,526.65
4,600.00	73,394.66	.....	7,403.11	549,810.46
.....	5,529.55	350.00	2,515.93	85,381.66
500.00	.....	700.00	7,960.90	221,725.98
.....	2,142.93	.....	63,499.64	2,775,024.63
.....	32,650.00	60,000.00	12,012.12	806,300.99
500.00	.....	.....	422.60	104,921.10
.....	.....	.....	1,513.01	15,540.16
10,000.00	19,580.25	3,000.00	4,175.34	1,176,121.28
3,100.00	6,364.72	705.00	18,783.41	874,759.54
8,325.00	.....	.....	1,180.27	158,202.22
.....	.....	5,440.00	2,105.28	75,200.54
.....	6,500.00	600.00	3,886.85	79,120.71
.....	.....	.....	105.69	7,995.69
.....	.....	455.92	1,881.90	113,375.54
\$652,450.81	\$670,334.38	\$209,641.58	\$878,998.07	\$45,365,889.60

TABLE NO. 3.

Showing the amount of deposits in each Savings-Bank in the state, April 1, 1883, the amount invested in real estate, the balance subject to tax, tax paid, amount distributed to towns, and balance accruing to the Literary Fund.

BANK.	Aggre'd deposits.	Amount real estate in N. H.	Amt. of real estate in other states.	Balance subject to tax.	Tax paid.	To towns.	To Literary Fund.
Alton	\$52,716.77	\$800.00	\$11,217.70	\$51,916.77	\$519.17	\$497.98	\$21.19
Amoskeag	2,975,183.18	.....	.....	2,963,965.48	29,639.65	28,379.80	1,250.85
Ashland	48,727.11	1,829.27	.....	46,897.84	468.97	486.74	553
Belknap County	511,581.88	20,540.68	.....	491,041.20	4,910.41	4,783.57	126.84
Bristol	310,950.46	9,055.00	2,487.37	289,408.09	2,994.08	2,993.84	24
Cheshire Provident Institution.	1,794,672.29	104,844.96	4,485.67	1,685,341.66	16,853.42	15,008.29	1,845.13
China	123,522.18	1,095.00	.....	122,427.18	1,224.27	1,165.80	58.47
City, Nashua	179,904.93	4,500.00	.....	175,404.93	1,754.05	1,551.00	203.05
Cocheo	214,275.29	25,481.87	4,000.00	184,793.42	1,847.93	1,686.12	178.78
Connecticut River	471,988.40	3,000.00	.....	468,988.40	4,689.88	3,967.35	722.53
Conway	68,365.70	4,280.51	.....	64,075.19	640.75	637.82	2.93
Cook County	293,480.62	.....	.....	293,480.62	2,054.81	1,703.08	313.43
Dartmouth	604,832.80	10,300.00	3,200.00	681,332.80	6,813.33	4,363.87	2,449.46
Dover Five Cents	173,296.88	800.00	.....	172,496.88	1,724.67	1,627.46	97.21
E. Northwood	27,042.00	.....	.....	27,042.00	270.42	270.12	30
Epping	63,576.88	.....	.....	63,576.88	635.77	634.34	1.43
Farmington	237,748.30	5,738.82	.....	232,009.48	2,320.08	2,262.42	57.66
Fitzwilliam	128,149.62	.....	.....	128,149.62	1,281.50	1,227.25	54.25
Franklin	100,828.45	.....	.....	100,828.45	954.94	948.92	6.02
Franklin	533,887.92	4,644.00	700.00	533,887.92	5,338.88	5,338.88	.....
Garham	70,435.10	.....	.....	70,435.10	704.35	702.14	2.21
Guaranty	527,498.15	.....	.....	527,498.15	5,277.98	5,107.09	170.89
Hillsdale	194,072.77	.....	.....	194,072.77	1,940.73	1,713.25	227.48
Iowa	257,625.49	11,141.20	.....	246,517.29	2,465.17	2,346.98	118.19
Keene Five Cents	1,527,482.00	13,139.00	11,351.00	1,502,992.00	15,029.92	14,248.79	781.13
Laconia	731,436.88	28,231.17	.....	703,205.71	7,032.06	6,637.47	377.62
Lake Village	147,701.50	6,000.00	.....	141,701.50	1,417.02	1,398.02	19.00
Lebanon	691,965.76	2,673.70	24,724.36	575,167.70	5,751.68	4,706.66	1,040.87

Littleton.....	615,297.32	.....	.....	615,297.32	6,152.97	5,596.66	556.31
Loan & Trust.....	1,337,570.68	11,381.39	825.54	1,325,103.75	13,251.64	13,034.96	216.68
Manchester.....	4,136,121.52	.....	.....	4,136,121.52	41,361.22	39,041.59	2,319.63
Mason Village.....	108,143.42	.....	.....	108,143.42	1,081.43	1,005.67	75.76
Mechanics, Manchester.....	214,372.45	.....	.....	214,372.45	2,143.72	2,082.62	61.10
Mechanics, Nashua.....	183,430.54	.....	.....	183,430.54	1,834.21	1,554.01	280.20
Meredith Village.....	252,378.20	.....	.....	249,029.42	2,490.29	2,474.07	16.22
Merrimack County.....	685,064.85	.....	2,523.78	685,064.85	6,850.65	6,711.50	139.15
Merrimack River.....	1,699,194.10	.....	.....	1,699,194.10	16,991.04	16,178.02	813.92
Milford Five Cents.....	630,200.51	10,200.00	3,700.00	616,300.51	6,163.01	6,028.11	149.90
Monadnock.....	410,636.40	1,000.00	.....	409,636.40	4,096.46	3,792.31	304.15
Nashua.....	2,175,939.30	18,500.00	.....	2,175,939.30	21,759.39	20,832.98	926.41
New Hampshire.....	2,023,772.74	12,287.00	.....	2,011,272.74	20,112.73	19,309.22	775.07
New Ipswich.....	68,864.00	.....	.....	56,577.00	565.77	562.97	2.80
Newmarket.....	121,719.73	9,000.00	37,489.25	75,230.48	752.30	728.28	24.02
Newport.....	386,896.37	1,100.00	.....	385,796.37	3,857.96	3,825.38	32.58
Norway Plains.....	518,346.31	5,635.74	71,279.74	441,430.83	4,414.31	3,927.11	487.20
Ossipee Valley.....	96,014.56	.....	.....	96,014.56	960.15	854.67	105.48
Penacook.....	117,176.90	10,150.00	.....	107,026.90	1,070.27	1,038.85	31.42
People's.....	530,906.32	.....	.....	530,906.32	5,309.06	5,181.48	127.58
Peterborough.....	594,176.80	31,579.50	1,055.00	561,522.30	5,615.22	5,501.28	113.03
Piscataqua.....	305,695.64	6,952.57	.....	305,065.64	3,066.66	2,284.78	771.88
Portsmouth.....	220,336.57	15,486.00	.....	213,374.00	2,133.74	2,089.26	37.48
Portsmouth Trust & Guaranty.....	2,958,673.66	.....	94,121.36	2,845,066.30	28,450.66	20,336.63	8,136.53
Rochester.....	475,574.57	.....	108,437.92	367,076.65	3,670.77	3,049.64	621.13
Rollister.....	267,573.14	6,275.25	400.00	260,893.89	2,609.00	2,498.35	110.65
Rollister.....	322,103.29	.....	90,573.16	231,530.13	2,315.96	1,162.29	1,153.67
Sandwich.....	78,964.74	2,400.00	3,300.00	73,264.74	732.65	730.15	21.50
Security.....	45,523.55	.....	.....	45,523.55	455.24	418.10	37.14
Somersworth.....	609,312.03	60,000.00	29,650.00	519,062.03	5,196.62	3,270.49	1,926.13
Squamscott.....	11,892.89	.....	.....	11,892.89	118.03	115.58	2.45
Stratford County.....	2,380,325.41	2,697.93	.....	2,377,627.48	23,776.87	23,721.04	55.83
Sullivan.....	1,083,126.52	16,400.40	26,624.91	1,040,011.21	10,400.11	8,899.60	1,485.51
New Hampshire Banking Co.....	516,718.83	.....	.....	516,718.83	5,167.19	4,849.83	317.36
Union Five Cents.....	344,444.94	1,500.00	6,364.72	336,580.22	3,365.80	3,301.60	64.20
Wapole.....	160,649.26	.....	.....	150,649.26	1,506.49	1,218.17	288.32
Wilton.....	60,580.63	8,500.53	.....	52,020.10	520.20	520.20	.....
Wolfeborough.....	55,780.68	7,029.49	.....	48,751.19	487.57	487.29	.....
Totals.....	\$39,776,475.68	\$504,526.60	\$638,531.48	\$38,733,417.60	\$387,394.15	\$354,628.79	\$82,705.36

TABLE No. 6.—Showing the number, condition, and progress of the savings-banks of New Hampshire in each year from 1850 to 1882, inclusive.

Year.	No. of banks.	No. of depositors.	Amount of deposits.	Increase or decrease in amount of deposits over previous year.	Average to each depositor	Average to each person in the state.	Population (about.)
1850	12	13,031	\$1,641,543.71	Inc. \$76,972.76	\$125.97	85.16	318,000
1851	13	14,316	1,776,668.00	135,254.29	124.11	5.58	318,000
1852	15	15,771	2,009,619.42	232,849.42	127.42	6.32	318,000
1853	16	18,105	2,507,909.61	498,292.19	138.52	7.89	318,000
1854	16	20,154	3,222,261.52	714,351.91	159.95	10.13	318,000
1855	17	21,300	3,341,256.81	118,995.29	156.86	10.51	318,000
1856	19	23,489	3,537,363.31	196,106.50	150.59	11.12	318,000
1857	20	27,786	3,748,285.63	210,922.32	151.62	11.79	318,000
1858	21	23,463	3,588,685.23	Dec. 159,627.40	152.94	11.29	318,000
1859	23	26,762	4,138,822.40	Inc. 550,164.17	154.65	13.01	318,000
1860	26	30,828	4,860,024.86	721,202.46	157.65	14.90	326,000
1861	26	35,590	5,590,652.18	730,627.32	157.08	17.14	326,000
1862	27	35,920	5,653,585.46	62,933.28	157.39	17.34	326,000
1863	27	39,358	6,500,308.07	906,722.61	166.68	20.12	326,000
1864	28	43,175	7,661,738.46	1,161,430.39	177.45	25.50	326,000
1865	29	43,572	7,831,335.72	169,596.26	179.33	24.02	326,000
1866	29	42,894	7,857,601.01	26,265.31	183.13	24.47	321,000
1867	28	47,792	10,463,418.50	2,605,817.47	219.77	32.56	321,000
1868	31	55,218	13,541,534.96	3,078,116.46	245.12	42.18	321,000
1869	38	62,931	16,379,867.09	2,838,333.13	260.28	51.02	321,000
1870	45	70,918	18,759,461.05	2,379,593.96	264.52	59.00	318,000
1871	52	77,471	21,472,120.07	2,712,659.02	277.16	67.52	318,000
1872	54	86,790	24,700,774.47	3,228,653.37	284.46	77.06	318,000
1873	61	94,967	29,671,114.88	4,970,340.41	312.45	93.21	318,000
1874	64	92,788	28,829,376.83	Dec. 841,737.35	310.70	90.65	318,000
1875	68	96,938	30,214,585.71	Inc. 1,385,108.88	327.37	98.00	325,000
1876	68	100,191	31,198,064.16	983,478.45	326.01	100.07	325,000
1877	67	97,683	32,338,876.55	1,140,812.39	327.70	99.50	325,000
1878	66	94,967	28,793,947.48	Dec. 1,256,267.10	303.19	91.36	325,000
1879	66	87,279	26,282,136.09	1,991,801.20	301.13	80.87	325,000
1880	67	89,934	28,204,791.70	Inc. 1,922,655.61	313.61	86.78	325,000
1881	64	96,881	32,097,724.17	3,838,126.76	331.31	92.91	346,000
1882	65	104,432	36,181,186.70	4,312,860.10	355.37	103.00	350,000
1883	66	113,167	39,124,814.68	2,943,127.98	345.81	111.78	350,000
1884	67	117,317	42,091,596.55	2,966,781.87	358.78	120.20	350,000

SAVINGS-BANKS DOING BUSINESS IN THE SAME OFFICE WITH
NATIONAL OR STATE BANKS.

Amoskeag Savings Bank, with Amoskeag National Bank.
Cocheco Savings Bank, with Cocheco National Bank.
Connecticut River Savings Bank, with Connecticut River National Bank.
Dartmouth Savings Bank, with Dartmouth National Bank.
Dover Five Cents Savings Bank, with Dover National Bank.
Farmington Savings Bank, with Farmington National Bank.
Franklin Savings Bank, with Franklin National Bank.
Guarantee Savings Bank, with Merchants' National Bank.
Guaranty Savings Bank, with Citizens' National Bank, Keene.
Iona Savings Bank, with Citizens' National Bank.
Lebanon Savings Bank, with Lebanon National Bank.
Littleton Savings Bank, with Littleton National Bank.
Loan and Trust Savings Bank, with State Capital National Bank.
Manchester Savings Bank, with Manchester National Bank.
Mechanics' Savings Bank, with Second National Bank, Manchester.
Mechanics' Savings Bank, with Second National Bank, Nashua.
Merrimack County Savings Bank, with Mechanics' National Bank.
Merrimack River Savings Bank, with First National Bank, Manchester.
Monadnock Savings Bank, with Monadnock National Bank.
Newmarket Savings Bank, with Newmarket National Bank.
Newport Savings Bank, with Newport National Bank.
People's Savings Bank, with Amoskeag National Bank.
Piscataqua Savings Bank, with First National Bank, Portsmouth.
Rollinsford Savings Bank, with Salmon Falls State Bank.
Security Savings Bank, with Winchester National Bank.
Sullivan Savings Institution, with Claremont National Bank.

GENERAL LAWS

RELATING TO

STATE AND SAVINGS-BANKS.

CHAPTER 55.

ANNUAL INVOICE OF TAXABLE PROPERTY.

SECTION 11. The selectmen, or either of them, may Personal application by selectmen. make personal application to any inhabitant of the town, to any person having the care of personal property taxable therein, and to the officers of any corporation, for an account of the polls and ratable estate for which they are liable to be taxed.

SEC. 13. The cashier, treasurer, agent, or other principal officer of every bank, savings institution, insurance company, or other corporation, on application in person Corporation to give account of property and non-resident shares. or by writing by any selectman, shall furnish, at the principal place of business of such corporation, an account in writing, on oath if required, of all the ratable estate of such corporation, and a like account of all shares and deposits therein owned by any person, resident, or corporation established out of the state, within four days after such application.

SEC. 14. If any officer of such corporation shall not, Doomage in case of neglect. upon application, give such account of its ratable estate, the corporation may be doomed in the same manner as individuals; and if any taxable property shall be wilfully omitted in such account, the corporation may be assessed fourfold therefor, like individuals.

Account of residents' shares.

SEC. 15. The cashier or other principal officer of every bank or other corporation, upon such application, shall furnish a like account of all shares or deposits therein owned by any inhabitant of the town of which the person applying is selectman, and the value thereof, whether mortgaged or pledged, or not, within four days after such application is made.

Penalty for neglect.

SEC. 16. Any such officer or agent, who wilfully neglects or refuses to furnish as aforesaid any such account as is required in this chapter, shall forfeit a sum not more than four hundred dollars for the use of such town.

Penalty for fraud.

SEC. 17. Whoever transfers any stock, in any bank, insurance company, or other corporation, for the purpose of avoiding taxation, or to prevent its being taxed to the real owner thereof in the town in which he resides, and whoever, for either of the purposes aforesaid, deposits money in any savings-bank or institution for savings, in the name of a fictitious person, or any false name, or in the name of a person not resident in the city or town in which he is represented to reside, or under any false residence, shall be fined not more than one thousand dollars, to the use of the town in which, or for the use of which, such stock or money ought to be taxed.

CHAPTER 65.

TAXATION OF BANK STOCK AND DEPOSITS IN SAVINGS INSTITUTIONS.

Stocks in banks, where and to whom taxed.

SECTION 1. All shares of the capital stock of the banks located in this state, whether private, state, or national, shall be taxed at their par value to the owners thereof, in the town in which they reside, if in this state. All shares standing in the names of persons residing out of the state shall be taxed to the person in whose name such shares may stand in the town where the bank is

located; and such taxation shall create a lien, in favor of the town where such bank is located, upon such shares for the payment of said taxes.

SEC. 2. It shall be the duty of the cashier of every such bank, on or before the fifth day of April in each year, to make out and send a notice in writing to the selectmen or assessors of the several towns or cities in this state in which persons or parties may reside who own shares in their respective banks, in which notice shall be stated the name or names of the person or persons, party or parties, who own shares in their respective banks on the first day of April in each year, the number of shares owned by each, and the par value of each share, and to deposit said notice in the post-office in the town in which any such cashier may reside, directed to the selectmen or assessors aforesaid.

Duty of cashiers to make returns, etc., of stock owned in the state.

SEC. 3. Such cashier, on or before the fifth day of April in each year, shall furnish to the selectmen or assessors of the town or city where said bank is located a like list of the stockholders of said bank not resident in the state, the number of their shares, and the par value of the same.

Duty of cashier to make return of non-resident stock.

SEC. 4. The cashier of any bank in this state, who shall neglect or refuse to comply with the provisions of the preceding sections, shall forfeit the sum of one hundred dollars for each offence, to be recovered by indictment, for the use of the town in which persons or parties may reside owning shares as aforesaid, and for the use of the town in which the bank may be located, when the persons or parties owning shares therein are not residing within this state.

Penalty on cashiers for neglect of duty.

SEC. 5. Such bank shall have a lien upon the shares and the dividends thereon, of any stockholder residing out of the state, for the payment of said tax, with interest thereon.

Bank to have lien for taxes paid.

SEC. 6. All real estate owned by savings-banks in this state shall be taxed in the town or place where situate, in the same manner and at the same rate as real estate owned by other parties.

Real estate of savings-banks to be taxed where situate.

Treasurers of savings-banks to transmit statement of deposits to state treasurer.

SEC. 7. The treasurers of savings-banks shall annually, on or before the first day of May, transmit to the state treasurer a statement under oath of the amount invested in real estate within this state and of the amount of all deposits and accumulations in their respective savings-banks, on the first day of April next preceding, with the names of the towns and the aggregate amount of such deposits and accumulations made by persons residing in such towns, and the whole amount of deposits and accumulations owned by persons not resident in the state, or whose place of residence is unknown.

Savings-banks to pay tax of one per cent. on deposits.

SEC. 8. Every savings-bank shall pay annually, on or before the fifteenth day of June, to the state treasurer, a tax of one per cent. upon the whole amount of deposits and accumulations so returned, which is not so invested in real estate, and no other tax shall be assessed on said deposits and accumulations, or against its depositors on account thereof; and if any savings-bank shall neglect to pay said tax at the time specified, said state treasurer shall add thereto interest, after such default, at the rate of ten per cent. per annum, and shall issue his extent for the sum so unpaid and said interest thereon till the time of payment, and all property of the corporation, on the first day of April preceding, shall be holden for its payment.

Interest added after default.

Tax in part distributed among towns where depositors reside.

SEC. 9. The state treasurer, on or before the first day of October annually, shall pay to each town in which any of said depositors resided on the first day of April next preceding, such part of said tax as would be in proportion to the amount of said deposits and accumulations held by residents of said town on said day.

CHAPTER 94.

LITERARY FUND.

SECTION 1. Every banking corporation shall pay to the treasurer, on or before the second Wednesday of June annually, one half of one per cent. on the amount of the actual capital stock of the bank at that time. The sums so paid shall constitute a fund to be called the literary fund, and shall be kept and accounted for by the treasurer.

Literary fund
established.

SEC. 2. The governor, secretary, and treasurer, for the time being, shall constitute a board of commissioners to manage said fund.

Board of com-
missioners.

SEC. 3. If any dispute shall arise respecting the amount of the capital stock of any bank, the same, for the purposes of this chapter, shall be determined by the commissioners.

Amount of cap-
ital deter-
mined.

SEC. 4. All sums of money hereafter received from the tax on deposits in savings-banks by non-resident depositors, or depositors whose residence is unknown, shall be added to and constituted a part of the literary fund, and shall be kept, accounted for, managed, assigned, and distributed according to the provisions of law applicable to the literary fund.

Tax on deposits
in savings-
banks added to
fund.

CHAPTER 147.

GENERAL POWERS OF CORPORATIONS.

SECTION 1. The provisions of this title do not apply to public municipal corporations, such as towns, cities, and the like.

Not to public
corporations.

SEC. 2. The rights, powers, and duties set forth in this chapter are incident to all corporations legally constituted not excepted in the preceding section, subject to any limitations or restrictions imposed by the charters

Incidents of
corporations.

or laws authorizing the organization of particular corporations, whether voluntary or otherwise.

General powers.

SEC. 3. Every such corporation may admit associates and members, and for just cause remove them; may elect all necessary officers, define their duties, and fix their compensation, but at least one of the directors of every corporation existing by virtue of the laws of this state, or hereafter created thereby, and having stockholders resident in this state, shall be an actual inhabitant of this state; may have a common seal, and change the same at pleasure; may sue and be sued, appear, prosecute, and defend in the corporate name to final judgment and execution, and appoint agents and attorneys for that purpose; and have perpetual succession unless incorporated for a limited term.

By-laws.

SEC. 4. Any such corporation may adopt by-laws not repugnant to the laws of this state:—

I. To provide for the election and removal of members.

II. To prescribe the times and places of their meetings, and the manner of calling and conducting them.

III. To regulate the number of officers, their powers and duties, the mode of choosing them, and their tenure of office; and any others necessary and suitable to promote the objects of the corporation; and alter and amend the same.

To make contracts.

SEC. 5. Any such corporation may make contracts necessary and proper for the transaction of their authorized business, and no other; they shall not become sureties nor guarantors, nor be capable of binding themselves as such.

To hold real and personal estate.

SEC. 6. Such corporations may purchase, hold, and convey real and personal estate necessary and proper for the due transaction of their authorized business, not exceeding the amount authorized by their charter or by statute, and no other.

To take mortgages.

SEC. 7. But they may take security for the payment of debts due to the corporation, by mortgage, pledge, or

attachment of any other property, real or personal, and perfect a title thereto by proper legal proceeding; but the same shall be sold or disposed of within two years after such title is perfected.

SEC. 8. Every corporation shall have a clerk, who shall be chosen annually by the stockholders, or in such other manner as the charter or by-laws may prescribe, and shall be and continue an inhabitant of this state and keep his office therein; he shall hold his office for one year, and until his successor is chosen and qualified, and shall be sworn to the faithful discharge of his duties; and in case a vacancy shall occur, a clerk shall be forthwith appointed for the time by the president or a majority of the directors, who shall hold his office till a clerk is duly appointed.

Clerk, place of office.

SEC. 9. The clerk shall record all votes and proceedings of the corporation and those of the directors, so far as required by the charter or by-laws; shall keep a record of all instruments and papers required to be recorded in his office; and shall perform all other duties incumbent on him by law or usage or by the by-laws.

Clerk's duties.

SEC. 10. All records and files proper to be made and kept in the office of the clerk of any corporation shall be open to the inspection of every member and stockholder, and of every creditor of the corporation whose demand is due and unpaid, and of his attorney.

Records open to inspection.

SEC. 11. All accounts and minutes of business of the corporation kept by its treasurer or by any officer or agent thereof, all records of certificates and transfers of shares, all original certificates and transfers on file, and original papers and evidences of debts due to such corporation, shall be subject to the inspection of every member and stockholder, and of every creditor thereof whose demand is due and unpaid, so far as they have any relation to the claim of such creditor.

Accounts, transfers of shares, etc., open to inspection.

SEC. 12. The clerk, treasurer, or other officer or agent of any corporation, having the keeping of any such record, account, or paper, when required by any member or stockholder, or by any such creditor, on payment or ten-

Copies to be furnished.

der of the like fees as are by law allowed to clerks of court for such service, shall furnish a certified copy of any vote, record, or account, and of any original paper which such party is entitled to inspect.

Penalty for refusal.

SEC. 13. If any clerk, treasurer, officer, or agent of any corporation, after demand of such copy, and payment or tender of the fees therefor, shall neglect or refuse for seven days to furnish such copy, he shall forfeit for every such offence a sum not exceeding one thousand dollars, to any member, stockholder, or creditor who shall have demanded such copy.

Annual meeting changed.

SEC. 14. Any corporation, at any legal meeting, may alter the time of holding its annual meeting.

Loss of meetings, how supplied.

SEC. 15. If any corporation shall fail to hold its annual meeting, or if, from any cause, at any time, a meeting thereof cannot otherwise be called, the owners of one twentieth part of the stock or property thereof, or, if the same is not divided into shares, one twentieth part in number of the members thereof, may apply in writing to any justice of the peace, stating the occasion and purpose of such meeting, to call a meeting of the members of such corporation.

Meetings, how warned.

SEC. 16. Such justice shall thereupon issue his warrant to one of the applicants, requiring him to warn such meeting, at a suitable time and place, for the purpose stated in the application, by publishing a copy of the application and warrant; and all business transacted at such meeting in pursuance of such warrant shall be valid.

Time to close concerns.

SEC. 17. Any corporation whose power may expire, by express limitation or otherwise, on any day, may continue to be a body corporate for three years thereafter, with all the powers necessary for the purpose of prosecuting and defending suits, and of gradually closing and settling the concerns and dividing the capital stock of such corporation, and for no other purpose.

Charters repealed, altered, or amended.

SEC. 18. The legislature may at any time alter, amend, or repeal the charter, or modify or annul the powers of any corporation, whenever the public good shall require

the same ; but the remedy against such corporation, its members, or officers, for any liability previously incurred, shall not be impaired thereby.

CHAPTER 148.

DIVIDEND-PAYING CORPORATIONS.

SECTION 10. A record of the names and places of residence of all stockholders, and the number of shares owned by each, shall be made and kept by the treasurer and assistant treasurer of every railroad, the cashier of every bank, and the clerk of every other corporation, in a book in which shall be recorded all transfers of shares. Clerk, etc., to keep record of shares.

SEC. 11. Shares may be transferred by the proprietor by writing by him signed on the back of the certificate, or by a deed under seal, recorded by the treasurer, cashier, or clerk, in a book kept by him for that purpose ; and the purchaser, on producing and delivering to the cashier or treasurer the former certificate and the transfer thereon, or deed thereof, with a certificate thereon that the same are duly recorded in the proper office, and at what time, shall be entitled to a new certificate of the date of such record, if no prior lien then existed thereon. Transfer of shares.

SEC. 12. In transfers of stock as collateral security, the debt or duty to be secured shall be substantially described in the instrument of transfer ; and the certificate issued to the holder of the stock as collateral security shall express that it is so holden, for whose debt, and to what amount. The pledgeor of stock transferred as collateral security shall be regarded as the general owner, and be entitled to the rights and subject to the liabilities of the stockholder, notwithstanding such transfer. Transfers as collateral security.

SEC. 13. The free sale of shares in the stock of any corporation, by the owner thereof, shall not be restrained by the by-laws of any corporation ; and all such by-laws heretofore or hereafter made shall be void. Sale of shares free.

Cashier's, treasurer's, and clerk's account of shares.

SEC. 14. The cashier of every bank, and the treasurer and clerk of every other corporation, shall keep an account of every certificate of stock issued from his office, and of every transfer of shares, with the names and residences of the parties thereto, and shall keep on file all deeds and transfers of shares delivered to him.

Right to vote limited.

SEC. 18. Every stockholder in any corporation except banks whose charters otherwise provide, may give one vote at any meeting thereof for every share he owns therein, not exceeding one eighth part of the whole number of shares.

Stockholder to make oath.

SEC. 19. No person claiming to be a stockholder in his own right shall vote as such until he shall make oath, if required by any stockholder at such meeting, before a justice of the peace, that he is the absolute and *bona fide* owner of the shares claimed by him.

Executors, etc., pledgeors.

SEC. 20. Any person holding stock in such corporation, as executor, administrator, guardian, or trustee, and any person who has pledged his stock as collateral security, may vote thereon as stockholder, upon producing, if his right is contested, evidence of his title satisfactory to the presiding officer.

Vote by proxy limited.

SEC. 21. Except in railroad corporations, any person not a stockholder, being authorized by a writing under the hand of any stockholder entitled to vote by proxy filed with the clerk or cashier, may vote as proxy in the right of such stockholder; but no stockholder shall act as proxy for any other stockholder, nor shall any person act as proxy for more than one stockholder, or vote as proxy for shares exceeding one eighth of the whole capital stock.

Proxy for one meeting.

SEC. 22. No proxy shall confer the right to vote at more than one meeting, which shall be named therein.

No voting until assessments paid.

SEC. 23. No person shall vote on any shares until all assessments which have been ordered, and have become due and payable thereon, have been fully paid.

CHAPTER 166.

BANK COMMISSIONERS.

SEC. 1. The provisions of this title, so far as they properly may, shall apply to state and national banks, savings-banks or institutions for savings, private banks, and loan fund associations, unless otherwise expressly limited in their operation.

Provisions of title to apply to all banks, etc.

[From Pamphlet Laws of 1881, in place of sec. 2, chap. 166, General Laws :

SEC. 1. Two bank commissioners shall be appointed by the governor and council, who shall hold office for two years, and until others are appointed and qualified in their stead, but may be removed at pleasure by the governor and council.

Bank commissioners' appointment.

SEC. 2. Section two of chapter one hundred and sixty-six of the General Laws, and all acts and parts of acts inconsistent with the provisions of this act, are hereby repealed ; and this act shall take effect upon its passage.]

SEC. 3. No person shall be appointed a bank commissioner who is not a resident of this state, or who is indebted to any bank, or holds any office or stock in any bank.

Qualifications of commissioners.

SEC. 4. Once at least in each year, and as much oftener as the governor may direct, an examination shall be made into the condition of every bank in the state, and into the management of its affairs, by one of said bank commissioners. Such commissioner shall inspect all its books, papers, notes, bonds, and other evidences of debt, ascertain the quantity of specie and other money and funds on hand, and make all inquiries necessary to learn its ability to perform all its engagements, and whether it has violated any provision of law.

Duty of commissioners to examine banks.

SEC. 5. Such commissioners shall, as soon as practicable, and in all cases on or before the first day of May,

To report to governor.

Report to contain what.

annually, report the result of such examination to the governor, which report shall be filed in the office of secretary of state. They shall give in their report a detailed statement of all the items of expense of all savings-banks, with the names of the treasurers and their clerks, and a statement of the salary of each, and report in detail the kind and amount of stocks and bonds held by each of said savings-banks, with the par value thereof, the cost to said banks, and the market value thereof at the date of their examination. They shall also report the amount of the treasurer's bond, with all such information as will tend to give the true standing of such banks.

To examine officers and others under oath.

SEC. 6. Any commissioner may examine, under oath by him administered, any officer, agent, or servant of any bank, or any other person, in relation to the affairs and condition thereof.

Secretary to procure and distribute printed reports of commissioners.

SEC. 7. The secretary shall annually procure two thousand copies of the report of said bank commissioners to be printed, and shall furnish a copy thereof to the attorney-general and each solicitor, one to the town-clerk of each town in the state for the use of the town, one to each public library in the state, and shall, at each session of the legislature during the first week of the June session, present to each member one copy of the report for that and the preceding year.

[From Pamphlet Laws of 1881, in place of sec. 8, chap. 166, General Laws: See Laws 1883.]

Compensation of commissioners.

SEC. 1. That section eight of chapter one hundred and sixty-six of the General Laws be so amended that the commissioners shall be paid for their services by the state instead of the banks, as now provided in said section.

SEC. 2. All acts and parts of acts inconsistent with this act are hereby repealed.]

When commissioners to apply for injunction.

SEC. 9. If any bank shall not permit an examination of its affairs by any bank commissioner, or shall not furnish the necessary facilities therefor, or if it is judged by the commissioners to be necessary for the public safety

that it should not continue to transact business, they shall represent the facts by petition to some justice of the supreme court.

SEC. 10. Such justice shall issue an injunction prohibiting, as far as may be thought necessary, the transaction of any business by said bank, and the said commissioners shall cause the same to be duly served. Character of injunction.

SEC. 11. Such injunction may be modified by said justice; and the supreme court, upon petition and notice to the bank commissioners, may dissolve, modify, continue, or extend the same as equity may require. Injunction may be modified, dissolved, etc.

SEC. 12. When the bank commissioners shall deem it necessary for the public safety, they may lay the facts in writing before the attorney-general, and require him to file an information against any incorporated bank, for the purpose of vacating its charter, at the next trial term of the supreme court for the county. Commissioners may institute proceedings to vacate charter.

SEC. 13. In either of said cases they may apply to the supreme court or a justice thereof to appoint an assignee of the property and effects of such bank; and said court or justice may make such appointment, subject to such rules and orders as may be prescribed thereby. May procure the appointment of assignee, when.

SEC. 14. Such assignee shall take possession of all the estate, property, rights, and credits of the bank, and demand, receive, sue for, and recover the same wherever found, and may require such bank, its officers, owners, or others, having any such property or control thereof, to execute to him a transfer or conveyance thereof, and may sell and convey any such property, and do any act necessary to convert such assets into money. Power and duty of assignee.

SEC. 15. Said court, or any justice thereof in vacation, may make any orders necessary to carry such assignment into effect, and may affix such penalties for disobedience thereto as may be thought necessary. Courts may make orders, etc.

SEC. 16. Upon application, the court may issue an injunction restraining all proceedings at law by any creditor against such bank, and may order notice to be published, as they may direct, requiring all creditors to Creditors of bank may be restrained.

present and prove their claims against such bank to such persons, within such time as may be directed, and in default to be precluded from all benefit of the assets of such bank.

Assets of bank,
how distrib-
uted.

SEC. 17. The proceeds of such property shall be holden :

- I. To pay the expenses of the assignment.
- II. To pay all bills issued by the bank *pro rata*.
- III. For the payment in equal proportion of all debts, claims, and obligations owing by such banks.
- IV. The remainder to be divided among the stockholders according to their interests.

Compensation
of assignee.

SEC. 18. Every such assignee shall receive such reasonable compensation for his expenses and services, in the execution of said trust, as said court may order.

Assignee to
give bond;
condition.

SEC. 19. Every assignee, before acting as such, shall file in court a bond to the county, in such sum and with such sureties as the court or justice may approve, faithfully to execute the duties of his appointment, to comply with the orders of the court, and to render an account of his proceedings therein to the court when required.

Suits on bond.

SEC. 20. Any person aggrieved by any default or misconduct of such assignee in his trust, may, by leave of the court, institute a suit on said bond, and recover the damages sustained thereby.

Penalty for
false entries in
books of bank,
etc.

SEC. 21. If any officer, agent, or clerk of any bank, or any other person, shall make any false entries in the books thereof, or shall exhibit false papers, or make false statements under oath, with intent to deceive any bank commissioner, he shall be fined not exceeding one thousand dollars, or imprisoned not exceeding five years.

Refusal to pay
specie, forfeit-
ure of charter,
etc.

SEC. 22. If any bank, without legal authority, shall fail to pay, on request, its bills in specie, its charter shall be forfeited, and the governor shall direct an immediate examination of its affairs by two or more of the bank commissioners, and such proceedings shall be had as the commissioners judge necessary.

CHAPTER 169.

BANK CASHIERS AND PRIVATE BANKS.

SECTION 1. The cashier of every bank shall annually make all the returns and perform all the duties by law required of them, respectively, in relation to the taxation of the stock of such bank. Cashiers to make returns for purposes of taxation.

SEC. 2. The cashier of every state bank shall, on the first Monday of March, June, September, and December, in each year, make a statement of its condition on said day, specifying in separate columns the capital stock actually paid in; debts due the bank secured by pledge on its stock; value of real estate belonging to the bank; amount of debts due the bank; amount of debts due from directors, either as principals or sureties, specifying whether on interest or otherwise; amount of specie in the vault; amount of bills of other banks on hand; amount of deposits in the bank; amount of deposits in other banks for the redemption of its bills; and the amount of bills of the bank then in circulation. To make quarterly statements of condition of bank.

SEC. 3. Such statement shall be signed by the cashier, who shall make oath before some justice that the same is, in his belief and to the best of his knowledge, a just and true account of the situation of such bank at the time to which it refers, a certificate of which oath shall be made thereon; and such statement shall be returned to the secretary of state, who shall give a receipt therefor within ten days after said first Monday of March, June, September, and December. Statements to be verified by oath and returned to secretary.

SEC. 4. If any such bank neglects to make any such return as required in the preceding section, it shall for every offence be fined not exceeding one thousand dollars; and the certificate of the secretary shall be competent evidence of such neglect. Penalty for neglect to return statements.

SEC. 5. The secretary shall cause to be published abstracts of the quarterly returns required to be made by the preceding sections, in the "Independent Statesman" and "The People." Secretary to publish abstracts.

Associations or partnerships engaged in banking, banks.

SEC. 6. Every association or partnership formed for the purpose of loaning money or dealing in money, receiving deposits, buying and selling exchange, or transacting such other business as is usually transacted by banks, shall be a bank for the general purposes of this title and for taxation; and the clerk or cashier of every such bank shall make the same returns to towns where its stockholders reside as the cashiers of other banks are by law required to make.

Stockholders in private banks, who are: what constitutes capital for taxation.

SEC. 7. Every person owning any portion of the funds employed in any private bank shall be deemed a stockholder therein; and the average amount of the capital of such private bank during the preceding year shall be the capital of such bank subject to taxation as stock.

Stockholders liable as partners for debts of bank.

SEC. 8. The stockholders of any private bank shall be liable as partners for all the debts and obligations of such bank.

CHAPTER 170.

SAVINGS-BANKS.

Who eligible to office in savings-banks, and loans to officers regulated.

SECTION 1. No person shall be eligible for election to any office in any savings-bank corporation, who is at the time indebted to said bank for any loan, either as principal or surety; and no savings-bank shall hereafter make any loans to any of its officers, or receive the name of any of its officers as surety for any loan, except with the unanimous consent of the trustees, in writing, filed with the treasurer: but any loan to a trustee made agreeably to this chapter shall not be held to render such trustee ineligible to a reelection as trustee.

Trustees to examine bank, and report to bank commissioners; report to be published.

SEC. 2. The trustees of the savings-banks in the state shall make a thorough examination of the affairs of their respective banks once in every six months, and banks having an average deposit exceeding the full sum of five hundred thousand dollars every January, April, July, and October; and a report of such examination, signed

by a committee of the trustees, shall be returned to the bank commissioners, and a copy of said report shall be published by the bank in a newspaper in the place where such bank is established: or, if there be no newspaper in such place, then in a newspaper published at the nearest place thereto.

SEC. 3. Proper blanks shall be furnished to the banks by the commissioners for these examinations.

Blanks for reports furnished by commissioners. Duties of trustees in certain cases, by whom performed; compensation.

SEC. 4. The duties required to be performed by the trustees of savings-banks under the preceding sections may be performed by a committee appointed from their own board by the trustees for that purpose, and such committee, and any other committee so appointed, together with such clerks as they may find it necessary to employ, shall be entitled to receive proper compensation for services actually performed by them.

SEC. 5. No compensation shall directly or indirectly be allowed to any of the officers of the savings-banks, except the treasurers and their clerks, except as above provided.

Compensation; when and to what officers allowed.

SEC. 6. The trustees of all the savings-banks in the state shall annually establish the salary of the treasurer and his necessary clerks, which, together with all expenses, shall not exceed four thousand dollars, except when the average amount of deposits exceeds the full sum of one million dollars; then the salary of such treasurer, necessary clerks, and expenses, shall not exceed one eighth of one per cent. upon the excess of one million dollars in addition to the sum herein before fixed, up to the sum of one million dollars: which compensation so established shall be in full for all the services of the treasurer and his clerks, and other expenses in all cases.

Salaries of treasurers and clerks to be established annually; limitations.

SEC. 7. The treasurers of all savings-banks shall give a bond with sufficient sureties for the faithful performance of the duties of their office, in the penal sum of twenty-five thousand dollars, and when the deposits in any savings-bank shall exceed the sum of one hundred thousand dollars, the penal sum of such bond shall be

Bond of treasurers prescribed.

increased five thousand dollars for each sum of one hundred thousand dollars or fractional part thereof.

Bonds to be recorded and copies filed with secretary of state.

SEC. 8. The bonds of the treasurers of all savings-banks shall forthwith be recorded at length on the books of said banks, and on or before the first day of January thereafter the treasurers thereof shall file with the secretary of state an attested copy thereof.

Bonds to be examined by bank commissioners.

SEC. 9. It shall be the duty of the bank commissioners to examine annually the bonds of the treasurers of all savings-banks, to inquire into and certify to the sufficiency thereof, and whenever they shall deem any such bond insufficient they shall order a new bond to be filed within a reasonable time, to be by them limited.

When bank is kept with national bank the treasurer to procure certificate of directors that they examined national bank at same time.

SEC. 10. Where a savings-bank is operated and kept in the same office with a national bank, the treasurer of said savings-bank shall procure, upon the semi-annual or quarterly report, a certificate, made under oath by a committee of the directors of the national bank, that they, upon the same day, and at the same time of the examination of the savings-bank, required by the preceding sections, did make an examination of the affairs and securities of the national bank, and found them to be correct.

Neglect of treasurer, proceedings in case of.

SEC. 11. In case the treasurer of any savings-bank shall neglect, for the space of thirty days, to furnish the certificate required by the preceding section, it shall be the duty of the bank commissioners, by a notice in writing duly served, to require such treasurer to appear before them, at a time and place to be specified in said notice, and show cause why such neglect has happened. If no sufficient cause be shown, or if, such cause being shown, such treasurer shall fail to furnish such certificate within a time to be fixed by the commissioners, it shall be their duty to proceed immediately and remove the savings-bank from the office of the national bank, and, if such treasurer is also cashier of such national bank, to remove him from his office as treasurer; all which said commissioners are hereby fully authorized and empowered to do.

SEC. 12. Any officer of any savings-bank in this state, who shall embezzle, abstract, or wilfully misapply any of the moneys, funds, or credits of the bank, or shall make any false entry in any book, report, or statement of the bank, with intent in either case to injure or defraud the bank, or any company, body politic or corporate, or any individual person, or to deceive any officer of the bank, or any committee or examiner appointed to examine the affairs of any such bank, shall be deemed guilty of a misdemeanor, and upon conviction thereof shall be punished by fine not exceeding twenty thousand dollars, or by imprisonment not exceeding ten years.

Penalty for embezzlement or false entry by officer of savings-bank.

SEC. 13. Every savings-bank shall annually pass to the credit of a guaranty fund a sum equal to ten per cent. of its net earnings for the year, until such guaranty fund shall amount to a sum equal to five per cent. of its actual deposits.

Guaranty fund to be created.

SEC. 14. Savings-banks shall not pay their depositors interest at a greater rate than five per cent. annually, but may divide any surplus beyond their guaranty fund that may have accrued, every two years, and shall do so every five years; and whenever any savings-bank shall have a guaranty fund equal to five per cent. of its actual deposits, it may divide its net gains annually.

Rate of interest and dividend fixed.

SEC. 15. All taxes paid by the savings-banks of the state to the United States shall be proportionately charged by said banks to those depositors upon whose deposits said taxes are paid.

U. S. taxes to be charged proportionately to depositors.

SEC. 16. Savings-banks in this state may deposit funds in national banks in good credit and unimpaired capital, the same as any depositor; but all coin, bills, notes, bonds, securities, and evidences of debt comprising the assets of said savings-bank, shall be kept separate and apart from the assets or property of any other bank, banker, corporation, partnership, individual, or firm, and savings-bank officers failing to comply with the provisions of this section shall be liable to be removed by the bank commissioners, as provided in section eleven.

Funds and property to be kept separate from assets of other banks or individuals.

Stocks held as collateral to be reported for taxation, how.

SEC. 17. All stocks subject to taxation in this state, standing in the name of any savings-bank, but held as collateral security, shall be reported with its owner's name by the treasurer, under oath, to the assessors of the town where its owner resides, if within this state, otherwise to the town where the corporation is located.

[From Pamphlet Laws of 1881, in place of secs. 18 and 19, chap. 170, General Laws :

Repealing clause.

SEC. 1. That sections eighteen and nineteen of the said chapter be and hereby are repealed.

Individual loans limited.

SEC. 2. No savings-bank shall loan to any person, corporation, firm and its individual members, an amount in excess of ten per cent. of the deposits and accumulations of such savings-bank ; nor purchase or hold, both by way of investment and as security for loans, the stock and bonds of any corporation to an amount in excess of such ten per cent.

Takes effect when, and repealing clause.

SEC. 3. This act shall take effect upon its passage.

SEC. 4. All acts and parts of acts inconsistent herewith are repealed]

When assets are less than deposits, a judge and the bank commissioners, on petition of trustees, to divide loss among depositors.

SEC. 20. Whenever the assets of any savings-bank shall be reduced in value below the total amount of deposits, any judge of the supreme court, in connection with the bank commissioners, shall, on the written petition of a majority of the trustees, reduce the deposit account of each depositor so as to divide such loss equitably among the depositors : *Provided, however,* if the bank shall afterwards realize from the assets a greater amount than that fixed upon by the judge and bank commissioners, the amount so realized shall be equitably divided and credited to the accounts of the depositors which had been thus reduced, but to the extent only of such reduction.

When assets fall below ninety per cent. of deposits, proceedings to be taken without petition.

SEC. 21. Whenever it appears to the bank commissioners that the assets of any savings-bank are reduced below ninety per cent. of the deposits, it shall be the duty of said commissioners, in connection with a judge

of the supreme court, of their own motion, to proceed as provided in the preceding section.

SEC. 22. Any savings-bank or other institution for savings may, at their discretion, pay to any minor or married woman such sum as has been deposited to his or her credit, as if such minor were of age and such married woman unmarried; and the check, receipt, or acquittance of such minor or married woman shall be a sufficient discharge for the same.

Savings-banks may pay deposits to minors, or married women.

[From Pamphlet Laws of 1879.]

CHAPTER 5.

AN ACT IN RELATION TO SAVINGS-BANKS.

SECTION 1. Whenever any savings-bank which had heretofore or may hereafter have its deposits reduced, under the provisions of sections twenty and twenty-one of chapter one hundred and seventy of the General Laws, and which has kept or shall keep all moneys deposited after such reduction, together with the interest or dividends accruing therefrom, separate and distinct from those previously deposited, and has kept or shall keep the securities in which the same are invested separate and distinct from those pertaining to the reduced deposits, and whenever in such cases there shall be occasion for the supreme court or any justice thereof, on application of the bank commissioners, to enjoin such bank from doing business, and to appoint an assignee or assignees, under existing laws, such injunction, the appointment of an assignee or assignees, and all other proceedings therein, may, in the discretion of the court or such justice, be made applicable only to the deposits so reduced, the interest or dividends thereon, the securities, incomes, and assets thereof, and all else pertaining thereto, or applicable only to the deposits made after such reduction, the interest or dividends thereon, the securities, income, and assets thereof, and all other matters

Closing up of insolvent savings-banks regulated.

pertaining thereto, or to both of such classes of deposits, the securities, income, and assets thereof, and all other matters pertaining thereto: *Provided, however*, that all applications of the bank commissioners to the court for the appointment of assignees to close up either the old or new account shall be published in one or more newspapers printed in the county where the bank is situated, for the space of fifteen days previous to the hearing of such application by the court.

Takes effect
when.

SEC. 2. This act shall take effect on its passage.

Approved June 28, 1879.

[From Pamphlet Laws of 1881.]

CHAPTER 99.

ACT PROHIBITING TREASURERS OF SAVINGS-BANKS FROM ACTING AS PRIVATE BANKERS.

Treasurers of
savings banks
not to carry on
private bank-
ing.

SECTION 1. No treasurer or person acting as treasurer of any savings-bank shall carry on or be engaged in the business of private banking, or suffer the same to be carried on in the office of such bank.

Penalty for vio-
lation.

SEC. 2. Any person violating the provisions of this act shall, on conviction, be punished by a fine of one thousand dollars, or by imprisonment not more than one year, or by both, in the discretion of the court.

Approved August 19, 1881.

CHAPTER 103.

AN ACT FOR THE BETTER PROTECTION OF DEPOSITORS IN SAVINGS-BANKS.

Bank commis-
sioners liable to
fine for making
false state-
ment of condi-
tion of bank.

SECTION 1. Any bank commissioner who shall, in the annual report of the bank commissioners, make a statement which purports to be the condition of a bank with-

out having fully and carefully examined said bank, or who shall make a false statement of the condition of any bank with intent to deceive, shall be subject to a fine not exceeding one thousand dollars, or imprisonment not exceeding five years, for each offence.

SEC. 2. Treasurers of savings-banks shall keep their books in such manner that the amount due each depositor may be readily ascertained. The books of every savings-bank shall contain the names and dates upon the notes and acceptances owned by them, and the numbers upon their bonds and upon their certificates of stock, so that the identity of such assets, and the fact of ownership, and the date of purchase, can be readily ascertained.

Books to be kept so as to show amount due each depositor and to identify assets.

SEC. 3. No savings-bank shall hire money, or give the note of such bank, except by vote of the trustees; and all notes given by any savings-bank shall be signed by the treasurer, and shall be countersigned by the president and two trustees.

Note of savings-bank not to be given, except.

SEC. 4. The trustees of savings-banks shall make a thorough examination of the affairs of their respective banks once in every six months, and a report of such examinations, signed by a committee of the trustees, shall be returned to the bank commissioners; and a copy of said report shall be published by the bank in a newspaper in the place where such bank is situated, or, if there be no newspaper in such place, then in a newspaper published at the nearest place thereto.

Trustees to examine and publish condition of bank.

SEC. 5. The treasurers of savings-banks shall, in making the annual returns required by chapter sixty-five, section seven, of General Laws, make said returns in conformity with blanks furnished by the state treasurer; and, in taxing the deposits in savings-banks, the amount of all real estate owned by said banks, as shown by their books, shall be deducted.

Annual return to state treasurer, &c.

SEC. 6. Savings-banks may pay their presidents and trustees such reasonable compensation for services rendered as they may think just; and they shall receive no commissions or emoluments from any other source.

Presidents and trustees may be paid.

Repealing
clause; and
takes effect
when.

SEC. 7. All acts and parts of acts inconsistent with the provisions of this act are hereby repealed, and this act shall take effect upon its passage.

Approved August 19, 1881.

[From Pamphlet Laws of 1883.]

CHAPTER 102.

Charters made
perpetual.

SECTION 1. That the charters of all savings-banks in this state incorporated for a term of years are hereby made perpetual.

Takes effect
when.

SEC. 2. This act shall take effect on and after its passage.

Approved September 14, 1883.

CHAPTER 36.

Pay of bank
commissioners.

SEC. 1. That each bank commissioner shall be paid by the state for his services and expenses five dollars each day spent in examining savings-banks and making reports agreeably to law, and ten cents per mile travel each way.

Repealing
clause.

SEC. 2. All acts and parts of acts inconsistent with this act are hereby repealed.

Takes effect
when.

SEC. 3. This act shall take effect on its passage.

Approved August 8, 1883.

CHAPTER 173.

Name
changed.

SECTION 1. On and after September 1, 1883, the name of the corporation chartered under chapter 88 of the private acts of the June session 1868, as the "Savings

Bank of the County of Coos," shall be changed to the Lancaster Savings Bank.

SEC. 2. Sec. 1 of said chapter 88 is hereby amended ^{Made perpetual.} by striking therefrom the words "for the term of twenty years from the passage of this act," so that as amended said section will read: shall be and remain a body politic and corporate by said name, and shall be vested with all the powers and privileges and subject to all the liabilities of corporations of a similar nature.

SEC. 3. All acts and parts of acts inconsistent with ^{Repealing clause.} the provisions of this act are hereby repealed.

Approved July 11, 1883.

COMMENTS.

On the first day of June, 1884, there were sixty-seven savings-banks and one state bank organized and transacting business under the laws of New Hampshire. It is enough to say of the state bank (the Salmon Falls), that it has continued as such for thirty-three years, and for the past twenty years has paid ten per cent. annual dividends to its stockholders, and at all times had surplus sufficient to protect them.

Of the sixty-seven savings-banks, four are running under charters varying somewhat in their provisions, and are known as

GUARANTY SAVINGS-BANKS.

The charters of this class of banks contemplate an additional security to that offered by the charters of the savings-banks proper in a paid-up guaranty of stock, sometimes called a special deposit, of at least ten per cent. of general deposits made by their general depositors. This guaranty amounts to this, that on the commencement of the bank, a certain sum, generally fifty thousand dollars, is taken in the form of stock, which is the guaranty for five hundred thousand dollars of deposits, assuring not only such rate of interest as the trustees shall determine, but also a judicious investment, and sure return to the depositor on demand or proper notice, of his deposit. The rate of interest is left to the determination of the trustees, who are chosen by the incorporators, who are made up from the guarantors or special stockholders; and since the organization of the guaranty banks the rate of interest has, in fact, been reduced in about the same proportion as that of the other class of savings-banks, viz., from 6 to $4\frac{1}{2}$ and 4 per cent.

The guaranty has been invariably and promptly paid in to the amount of ten per cent. of the general deposits, and the depositors of this class of banks have, so far as we can learn, accepted

their reduced rate of interest from time to time without indicating any wish or purpose to withdraw their deposits.

We believe that the provision of the charters of the respective guaranty savings-banks, allowing the trustees, who are virtually and really the stockholders, to fix the rate of interest at pleasure, is a mischievous one, and recommend that in future charters of this class there shall be inserted a provision preventing the change of rate of interest, except upon the examination and approval of the bank commissioners or some other disinterested commission. The only remaining guaranty bank is the Portsmouth Trust and Guaranty of Portsmouth, whose charter differs essentially from those of the other four, and is free from the defects in their charters. This bank was unfortunate in its Eastern loans some years ago, and has been unable to pay any dividends to the holders of its guaranty stock, yet the general depositors have never failed to receive their interest or dividend, of four per cent. ; and from the well known financial character of the stockholders, there is reason to believe that the general deposits will increase rather than diminish. We have devoted more space to this class of banks, as it has been suggested to us that many of the guaranty bank depositors confounded the special or stock-holders' guaranty of ten per cent. with the guaranty fund provided for by chap. 170, sec. 13, of the General Laws, which is altogether a different law, and is general for all savings-banks, amounting, when complete, to five per cent. of the amount of deposits ; and beside this, in the savings-banks proper, especially those which were organized years ago, there is a large surplus, which every five years at least must by law be divided up in extra dividends, which surplus in the guaranty savings-banks the general depositors receive none of, as everything in the nature of surplus, after the regular dividend is declared and the general depositors insured from loss, is divided among the stockholders or guarantors.

Of the sixty-two

SAVINGS-BANKS PROPER

remaining, acting under the old-time charters, the great majority are in good standing, and their managers are making safety their great consideration. As a class, their officers and executive

committees are active, shrewd, judicious, and we submit with confidence a detailed report of the standing of each bank at the close of our examinations, and also a statement of the earnings of those returned the commissioners for the year ending January 1, 1884, as a proof of unwearied care and exertion on the part of the respective bank officers. A careful study of the condition of each, we believe, will show a favorable comparison with the sister institutions of the country.

The *deposits* of the sixty-seven banks have reached the high figure of forty-two millions ninety-one thousand five hundred and ninety-six dollars. The *surplus* is more than one and one half million dollars. The *guaranty fund* is one million six hundred and ninety-nine thousand dollars. The *premium account*, which for reasons well known to all has materially decreased, from a comparison with that of the year ending June, 1883, has been offset in the increase of the surplus and guaranty fund—items of vital importance in the management of a bank. Your commissioners have reckoned the premium on stocks and bonds as of the first day of March, 1884, for all the banks alike, from stock and bond quotations best known in New York and Boston. The increase of the deposits from last year's report is almost three millions of dollars.

SECURITIES.

Regarding the securities, there has been a very marked increase in the amount of loans placed in the Western states secured by mortgage on Western farms. This class of loans now aggregates over ten millions of dollars, which is exclusive of loans on mortgages on city property taken in the cities of Chicago, St. Louis, St. Paul, and Minneapolis, to the amount of perhaps three hundred thousand dollars. It has been the especial care of your commissioners to learn whether the loans West have been negotiated by safe and reliable agents. We have ascertained that the great bulk of the Western farm loans is made through about twenty-five agencies, in the states of Iowa, Kansas, Nebraska, Illinois, Minnesota, Missouri, Dakota territory, and Colorado. Many of these agents went West from Eastern states, have grown up with the growth of the Western country, are financially well known East, and in very many

instances are personally known to some or all of the officers of the respective banks which send them money. The loans are generally small in denomination, averaging perhaps six hundred dollars each, secured by farms in a less or greater state of cultivation, worth, on the agents' representation, at least twice as much as the amount of the loan sought.

Most of the banks have one or more of their officers visit these Western farms, and especially the Western agencies, once or twice each year, and keep up such supervision of them as their prudence dictates. We have been unable to discover in all these Western loans any loss thus far to the several banks, either on account of payment of principal or interest. The rate of interest now averages about $6\frac{3}{4}$ per cent., and is promptly paid when due. There are several of our strongest and most conservative banks that decline to take these Western farm loans, believing, as their officers assert, that a failure of crops resulting from any cause would result in loss to holders of Western notes; that it necessitates sending money too far from home, away from personal supervision of the mortgaged property or personal knowledge of the borrower; that these notes are often renewed by giving another note on maturity of the original; that promptness of interest payment arises from the fact that Western agents practically advance the interest money; that a loan at home, which all can watch, and where precaution can be taken for its collection, is more prudently made than in a far-off country, where little or nothing can be learned of the agent or concerning the loan. It seems to your commissioners that many of the banks have quite enough loaned on Western mortgages in proportion to their other loans and investments, and what may be termed quick assets; that such loans, if taken in due proportion with others, such as collaterals and time paper which could quickly be converted, should be well scattered in different countries and states, and as a vital precaution the Western agent should be thoroughly known and the loaning agency frequently examined. Of course the officers and executive managers of each bank are best fitted to determine what loans they should take and where they should be made, and their sense of honor and responsibility for their trust has thus far proved sufficient to insure caution and prudence on their part.

INVESTMENTS.

The general depreciation of securities has harmed those banks the least which have heretofore shown a distrust in stocks, particularly railroad stocks, as an investment of trust funds. Investors in first mortgage bonds, or loaners on collateral of bonds, show the least shrinkage in their premium account. Stock investments have increased in the last year about \$700,000, while bonds have increased \$900,000, and cash has increased about \$100,000. Personal loans and collateral have slightly decreased from a comparison with those of the last annual report, and the item of real estate held by foreclosure has decreased about \$100,000. On the whole, it can be said, then, that the banks are stronger to-day than at date of report last year; and that the people are convinced of this fact the \$3,000,000 that they have deposited the past year gives convincing proof. At the date of the respective examinations, the aggregate of the *assets* was \$55,366,000 in round numbers.

During the past year the China Savings-Bank of Suncook and the Penacook Savings-Bank of Penacook (so far as concerned its old account) have been by due process of law placed in the hands of assignees to be wound up.

The Somersworth Savings-Bank of Somersworth has restored to all its depositors the amount scaled down by decree of court, amounting to \$130,653.40, the restoration being complete.

OLD DEPOSIT ACCOUNTS.

The intention of the founders of the original savings-banks of this state is clearly expressed in the quaint language of the incorporators of the New Hampshire Savings-Bank of Concord, founded in 1830. "The design of the institution is to enable industrious persons of all descriptions to invest such parts of their earnings as they can conveniently spare in a safe and profitable manner. It is intended to encourage the industrious and prudent, and to induce those who have not been such to lessen their unnecessary expenses, and save and lay by something for a period of life when they will be less able to earn a support."

To show the result of the good intentions of the officers of that and kindred institutions, a few deposit accounts are hereinafter copied from the books of the New Hampshire and Portsmouth savings-banks, two of the earliest of the savings-banks to organize under the laws of the state.

No. 86.

Annette Eastman, Concord.

1831. Jan'y 11—		
	Deposited	\$12.00
1845 April 16.	Div No 2 to 29.	12.11
		<hr/>
		\$24.11
1845 May 17	Withdrawn	12.11
		<hr/>
		12.00
1876	Div No 30 to 88	\$53.57
	Ex Div No 1 to 7	26.13
		<hr/>
		91.70
	Less taxes———	78
		<hr/>
		\$90.92
1880.	Div No 89. to 92	17.41
		<hr/>
		108.33
1884	Div No 93 to 96	18.46
	Ex Div No 8	84
		<hr/>
		127.63

In this deposit \$12. has earned 127.52 in 53 years

\$12. " earned 2.406 in 1 year

\$12 " earned 20 pct " each year

No. 790

Jonathan Wheelock Concord

1833. Mch 23	deposited	\$100
1834. April 15	"	15
1835 April 9	"	15
1874	Div's No 6 to 86	862.69
	Ex Divs 1 to 6	296.92
		<hr/>
		1,289.61

1865 /66	Less taxes	12.24
		<hr/>
		1,277.37
1875 Jany	Div No 87	63.85
	Ex " No 7	52.66
1876	Div No 88	68.15
1884	" No 89 to 96	579.46
1884 Jany Ex	Div No 7	13.95
		<hr/>
		2,055.44

In this deposit \$115 earns 1,940.44 in 51 years

115 " 38.05 " 1 year

115 " 33 pc " each "

We take the following from the Portsmouth Savings-Bank at Portsmouth :

B. 22, 52—

No 851. 5179. 16,532. [Numbers for different ledgers.]

Samuel Perkins Lord

In account with the Portsmouth Savings Bank

1827 Sep 20	Received	\$1.
1828 Octo 30	"	5.
	Div July 1829	.12
	Jany 1830	.12
	Jany 1831	.12
		<hr/>
		\$6.48
	Dividend to Jany 1842	5.22
	Do Jany 1850	7.17
		<hr/>
		\$18.87
	Dividends to July 1858	13.34
		<hr/>
		32.21
1864	Dividends to Jany 1864	11.31
		<hr/>
		43.52
	Dividends July 1868	17.05
		<hr/>
		60.57

Dividends & Ex to July 1873	20.77
	<hr/>
	81.34
Dividend & Ex to July 1880	34.32
	<hr/>
	\$115.66
1880 Nov 13 Withdrawn	115.66
	<hr/>
Melbourne Sept 30 1880—	
Portsmouth Savings Bank,	
Please pay the above amount and any further amount due on this account to the order of H W Peabody & Co	
	& oblige Samuel P Lord
Witness O M Spencer	
U S Consul General,	
In the above deposit \$6 earns \$109.66 in 53 years.	
	\$6 earns \$2.07 in 1 year.
	\$6 earns 34 $\frac{3}{4}$ p. c. each year.

These examples might be multiplied if necessary, but a few are sufficient to show that small sums of money, laid by for a long time, have a very interesting way of accumulating, and that the intention and design of our forefathers were correct and judicious.

If the examination of these actual deposit accounts tends to make the laboring men and women of New Hampshire more economical, more inclined to save and deposit their earnings in the savings-banks accessible to all, it will amply repay your commissioners for the little trouble taken in reporting them.

In this connection, we copy the following from a current newspaper: "There were 10,440 schools provided with savings-banks in France in 1879, in which 224,200 children deposited. The number has now risen to 21,484 schools and 442,021 depositors." It would seem that development of prudence, economy, and thrift in school children in the United States is desirable, if for nothing else than to counteract in some degree the alarming spread of extravagance and spendthriftiness seen on all sides.

In conclusion, we desire to testify to the uniform care and prudence of the managers of our savings-banks. The salaries of the treasurers are not exorbitant, in some cases inadequate,

while the executive committee receive small *per diem* compensation when employed, and yet, with a due sense of responsibility as custodians of trust funds, year after year they devote the best part of their minds, health, and strength to their banks. Their duties are harassing and perplexing, and are performed as conscientiously and faithfully as though they were guarding their own property. We believe their success in conducting these institutions is as great as that attained by any other officers in any class of business.

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REPORT
OF THE
INSURANCE COMMISSIONER
OF
NEW HAMPSHIRE,
MADE TO
HIS EXCELLENCY THE GOVERNOR,
JUNE, 1884.

CONCORD:
PARSONS B. COGSWELL, PUBLIC PRINTER.
1884.

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INSURANCE COMMISSIONER'S REPORT.

To His Excellency the Governor :

In compliance with the statute, I have the honor herewith to present my fifteenth annual report. This report, as usual, includes the business of the preceding year (1883), and also exhibits the financial condition of the insurance companies authorized to transact business in this state, as per statements submitted to this department of date December 31 of that year. There were twenty-two home fire insurance companies and fifty-nine fire insurance companies of other states and countries authorized to insure property in this state during the year. There were also twenty-two life insurance companies, one accident, one life and accident, and two fidelity or guarantee insurance companies authorized to operate in this state.

Nothing has occurred during the past year specially to mark it in contrast with previous years. Losses by fire have occurred with unusual frequency throughout the state, although the cities have escaped heavy losses to an unusual degree, and thus the aggregate loss of property in this state has been considerably less than during the preceding year, reducing the amount paid by insurance companies to the insured \$10,488.77.

Companies have, as usual, responded promptly with the promised indemnity, and it gives me pleasure to add that not a dollar has been lost to my knowledge through a licensed company in this state during the last nine years.

The laws of mortality, too, have made their usual demands upon the accumulations of the life insurance companies during the year.

Since there is to be no legislative session this year, I have no

suggestions to offer directly to law-makers, and for the same reason I do not propose to discuss at length insurance questions, as I have frequently attempted to do in my annual reports.

The statistical tables will be found as usual, from which those interested may obtain information as to the standing of individual companies, to assist them in determining where or in what companies to procure such insurance as they may desire.

TOWN MUTUALS.

Seventeen companies of this class have submitted annual statements, which will be found tabulated on pages 26 and 27. This class of companies has now reported fourteen years, and below may be found a condensed table, showing the results of each year. It will be noticed that the last was an unusually fortunate year for these companies.

Date.	Amount at risk.	Premiums received.	Assessments made.	Losses.	Expenses.
December 31, 1870.....	\$1,900,770.00	\$490.02	\$847.00	\$835.17	\$484.40
December 31, 1871.....	2,126,612.00	674.23	5,014.46	4,920.29	874.82
December 31, 1872.....	2,136,460.00	560.46	2,216.65	2,116.00	845.28
December 31, 1873.....	2,241,627.00	901.42	4,881.66	3,146.25	855.51
December 31, 1874.....	2,255,247.00	615.22	2,015.09	683.50	944.61
December 31, 1875.....	2,187,436.00	624.76	2,302.44	2,233.00	658.41
December 31, 1876.....	1,952,093.00	615.01	799.69	1,202.20	622.68
December 31, 1877.....	2,390,104.00	723.96	3,251.97	5,816.59	720.57
December 31, 1878....	2,322,837.00	545.18	4,620.23	7,113.16	1,295.10
December 31, 1879.....	2,207,693.00	602.77	3,226.01	3,237.32	919.46
December 31, 1880.....	2,088,891.00	558.44	5,987.96	3,686.89	964.96
December 31, 1881.....	2,306,261.00	1,323.83	2,114.31	2,429.28	760.56
December 31, 1882.....	2,305,472.00	741.10	2,863.90	1,199.70	1,034.78
December 31, 1883.....	2,207,149.00	798.77	1,134.23	1,041.52	910.89

STATE MUTUALS.

The annual statements of these companies may be found, commencing on page 17.

The whole amount of risks carried by them was	\$6,913,985.00
The whole amount of losses paid,	12,573.59
The whole amount of expenses incurred,	3,128.14

The New Hampshire Patrons' Mutual Fire Insurance Company, not meeting the success anticipated, succumbed to its first loss, and very wisely voted to terminate its risks, and wind up.

Heavy losses in mutual companies necessitate corresponding assessments, and if the basis is small the percentage must be large. The concurrence of these several contingencies has ended the career of more than forty mutual fire insurance companies in this state.

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

The annual statement of this company, commencing on page 21, affords all the commendation it needs. It shows another year of success, as the result of the same prudence and vigorous management which have characterized its operations during its whole history.

FIRE INSURANCE COMPANIES OF OTHER STATES AND COUNTRIES.

But very few changes have been made in this list during the year. The Metropole of Paris, the Standard Fire Office of London, and the Star Fire of New York city withdrew from the state early in the year. The Citizens', of Pittsburgh, Pa., was admitted September 29, 1883, and the New York Bowery Fire February 1 of the current year.

1883.

Total risks written in this state,	\$44,574,331.00
Total risks in force (partly estimated),	63,150,000.00
Premiums received,	558,824.93
Amount of losses paid,	350,234.28

Percentage of loss to premiums received, 62.

1882.

Total risks written,	\$42,794,351.00
Total risks in force (estimated in part), . . .	62,750,000.00
Premiums received,	530,660.89
Amount of losses paid,	360,723.15
Percentage of loss to premiums received, 68.	

It will be noticed that the risks written and premiums received slightly exceed those of the previous year, while the percentage of loss has been considerably reduced.

Condensed statistics of the several companies licensed in this state may be found tabulated, commencing on page 28. The capital stock of foreign companies is not included in the column of "Total Assets," Table II, nor is it charged as a liability in the column of "Surplus" as in the case with other companies. "Miscellaneous" items in Table III are usually good assets, but too diverse to be arranged in separate columns.

By comparison with like tables of the previous year, it will be found, that, of the companies doing business in this state through the year, *forty-four* reduced their surplus, while only *sixteen* were able to report an increase. This, with the additional fact that the losses by fire in the United States in 1883 exceeded those of any previous year, excepting the years of the great Chicago and Boston fires, by over \$15,000,000, accounts for the increase of insurance rates on nearly all classes of insurable property. Persons not conversant with statistics, do not comprehend the necessity for this increase of rates, and it is no wonder that they are disappointed and irritated by the additional tax. The discriminations made in localities and different classes of property, in arranging the additional levy, is another cause of irritation, and doubtless sometimes with sufficient reason. But it will be admitted that companies that have been accumulating statistics and actual experience from ten to fifty or more years are more competent to judge as to the character and liability connected with risks offered than persons who are able to take only a very limited view of the chances.

Low rates are very welcome when the day of renewal comes round, but it is unquestionably for the interest of the insuring

public that rates should be kept up to a level that will afford a fair percentage of income on the capital invested, and maintain that capital intact.

Weaken the credit of the insurance fraternity now grown to such gigantic proportions, and relied upon not only by every business enterprise, but by almost every one owning a shelter for himself and family, and you will raise a panic through the whole country.

Within the last twelve or fifteen years the drift of insurance business has undergone great changes, especially in the older states. When I assumed the duties of this department, it was understood that insurance companies secured their profits in this state mainly in the rural districts. Farm risks were then in demand. The great bulk of the losses occurred in the cities and compact towns, and the farmers then complained of paying an undue proportion on the losses. Now this is actually reversed, especially in this and in the other older states.

Great expenditures have been made in the cities and some large towns in securing water supply, organizing fire departments, and furnishing them with every conceivable appliance for the speedy extinguishment of fires. Buildings have been greatly improved under municipal regulations, and the fire hazard correspondingly diminished.

In the rural districts and most of the villages nothing has been done to improve the situation in the line of precautions. At the same time, in many localities, farm and even village property has depreciated, buildings have gone to decay, and whole neighborhoods have been actually deserted. But insurance companies have been and are still paying for these dilapidated farm buildings, old stores, hotels, and deserted shops, frequently more than the land and buildings both could be sold for under the auction hammer. That this state of things actually exists in some localities, no careful observer will deny. It is now, therefore, the turn of city owners of property to complain. There is another fact connected with this matter worthy of consideration. Most of the property above described is insured by the city agencies without inspection, "unsight and unseen." These agencies rely wholly upon the description of the owner or applicant for insurance. Property is not ordi-

narily purchased in this manner. Considering the infirmities of poor human nature, is it not likely that some easy going persons of a speculative turn take advantage of the facilities thus afforded to make quick sales? City losses in this state would not show a percentage of loss to premiums received of 60 per cent. It has seemed to me, therefore (and I say it with due deference), that companies, through their agents, are now overloading city property. I have no doubt ample remuneration may be derived from insuring farm and village property in most localities, but while the present lack of discrimination and inspection is allowed to run on, a heavy percentage of losses may be expected to follow. This is a matter that insurance companies, in the interest of the insuring public, who do all the paying, may well consider.

Statistics indicate that property to the amount of \$774,250* was burned in this state during 1883, or more than \$2,000 for each day of the year. From the same source it appears that the aggregate loss in the United States in 1883 was \$100,149,228. This is truly an enormous destruction of the wealth of the country. Much of it doubtless resulted from preventable causes, or negligence and carelessness, engendered to a great extent by liberal insurance. As I have before said, pure unavoidable accident makes no such record.

It is gratifying to know that public attention is every year turning more and more to the question of prevention or diminishing fire losses. The Manufacturers' Mutuals are pointing the way, and demonstrating what may be done by vigilance in the line of precaution. Legislation will doubtless take hold of the subject as soon as the public mind is awakened to the importance of the matter.

LIFE INSURANCE.

The only change to note in the list of life insurance companies is the disappearance of the "Charter Oak." It will be recollected that this company scaled down its policies several years ago on account of depreciation of assets. Since that time it has been struggling with fluctuating fortune, resorting to various devices to get upon its feet again, some of them, it is believed, not characterized by fair dealing. The company still

* *The Chronicle.*

claims to hold nearly \$6,000,000 of good assets. It is not therefore advisable for policy-holders to relinquish their claims without a fair equivalent.

The following summary exhibits the aggregate transactions of 1882 and 1883 in this state. Tables showing financial operations and conditions in detail may be found commencing on page 35. Column three, Table V. "Assets not admitted" is frequently good for the amount represented, but is excluded under a general rule.

1883.

Whole number of policies issued in the state, .	2,025
Amount insured by same,	\$3,617,942.00
Number of policies in force December 31, .	7,680
Amount insured by same,	\$12,522,675.00
Premiums received in 1883,	310,781.07
Amount of death losses and other claims paid, .	345,737.17

1882.

Number of policies issued,	3,436
Amount insured by same,	\$3,515,132.00
Number of policies in force in this state, . .	7,674
Amount insured by same,	\$11,950,766.00
Premiums received in this state,	288,317.03
Amount of death losses and other claims paid, .	269,553.97

But few companies have had soliciting agents at work in this state during the year. These have made progress proportionate to the efforts put forth, while others have remained nearly stationary. It will be noticed that the sum of \$345,737.17 has been paid on policy claims in this state. Most of this large sum has been distributed among dependents, old and young, who have been bereaved of their natural supporters, and in many instances has afforded their only reliance, holding families together which must otherwise have been scattered, securing to them the blessings of home, the means of education, and a comfortable independence, thus brightening all their future prospects. It will also be noticed that about \$35,000 more has

been paid on policy claims than was collected in premiums. This occasions no embarrassment, since ample provision for this overpayment is provided for in the accumulating reserve held by the companies to meet like contingencies.

The progress of the institution of life insurance in this country the past year has been very marked. To exhibit its growth for a course of years concisely to such as may be interested, I take the liberty of inserting below a table recently collated by the superintendent of insurance for the state of New York. This table, it will be noticed, represents the years 1859 and 1883 :

New York Life Companies.

	1859.	1883.
Number,	8	12
Assets,	\$11,629,085	\$251,973,410
Income,	2,762,366	54,952,752
Expenditures,	1,422,231	42,412,130
Number of policies in force,	23,690	341,379
Risks in force,	\$72,197,426	\$979,070,669

Other States' Companies.

	1859.	1883.
Number,	6	17
Assets,	\$8,906,999	\$219,832,510
Income,	2,468,077	37,610,011
Expenditures,	1,211,911	29,331,458
Policies in force,	25,918	364,262
Risks in force,	\$69,300,541	\$784,659,346

The superintendent well says,—“It is not believed that anything can be added to the above showing that will demonstrate the wonderful growth of the business to better advantage.”

It is not forgotten that the “regretful period” occurred between the above dates, when so many pretentious mushrooms were organized to taint the institution of life insurance with their fungus growth, and then disappeared, scattering discredit, disappointment, and disgust in their tracks. The history of those disasters will not soon fade into oblivion. It should serve as a beacon light to all future adventurers, but should not

be quoted to the discredit of the institution, nor to such companies as have all the while honorably pursued the even tenor of their way, discharging every obligation with fidelity, constantly adding strength to strength, and extending the blessings the institution is adapted to secure.

MUTUAL RELIEF AND OTHER ASSESSMENT ASSOCIATIONS.

The last legislature enacted a law requiring these institutions to make an annual report to this department, in accordance with blanks to be furnished by the commissioner for this purpose. It was understood that the friends of these associations demanded this action, and they, with the committee on insurance, drafted the enactment. I advertised in several papers of different cities, inviting the officers of such associations to report their name and location that blanks might be furnished. The law seems to have been differently construed, and may need some amendment. It is not quite clear what associations the act was intended to include. Blanks were furnished to such as responded, but some of these pleaded inability to report this year on account of their annual meetings not occurring at the close of the year, and some for other causes; consequently only three statements have been received in season for insertion in this report. These may be found commencing on page 39.

A large number of assessment associations, organized in different states, have applied for license to do business in this state. Many of them were little neighborhood concerns, too weak to stay at home, and of course not fit to be trusted abroad, and not one of them having the first requisite to comply with the laws of this state; consequently none have been licensed. The laws of this state do not recognize any company of another state, unless it possesses funds readily convertible into cash of at least \$200,000. Two or three insurance companies, possessing less than this amount, were in the state when this provision was enacted, and their business has not been disturbed. This law has proved very beneficial in excluding weakly fire insurance companies from the state, and will not be less so, applied to other institutions.

I frequently hear of persons soliciting business in this state

for outside companies of the class under consideration. They usually assume a benevolent role, promising great results from small investments; but if put to the test, the objective point of this assumed benevolence would prove to be the procurement of dues and commissions, to be very largely appropriated to their private use. If their promises do not hold good, where is the remedy? What can be done about it? Certificate-holders cannot enforce a claim in the courts of this state, even if the association has means to fulfil its promises. They are therefore subjected to the disadvantage of going where the association is organized to prosecute their claims. Certainly this is a matter worthy of consideration.

There are three companies furnishing accident insurance, licensed to do business in this state, that have ample means to meet their promises, and who may be prosecuted in our courts in case of failure so to do. There are also two assessment associations chartered by and doing business under the laws of this state; and in justice to them I do not hesitate to say I know of no associations of this class in any state better or more honorably conducted, or more worthy of confidence. There are also other organizations existing in the state by virtue of the "Voluntary Association" act. Is it not, then, the part of wisdom for such persons as desire this class of insurance to patronize home institutions, or such as have a legal standing in the state, and who are hereafter to make annual reports for publication, showing their condition and operations, in preference to going blindly into itinerant institutions, of whose character and operations there are no means of knowing, except through irresponsible solicitors on the run?

It was not my purpose at the outset to discuss the merits of this class of insurance, but simply to offer a few suggestions for the consideration of those who may be solicited or inclined to patronize roving weaklings who have no legal standing in this state, nor basis to stand upon anywhere. It is now fairly on trial, and time must determine the measure of its merits.

The Guarantee, Accident, Fidelity, and Casualty Insurance Companies will be found indexed alphabetically with the fire companies. Fidelity or Guarantee insurance does not appear to have been adopted to much extent in this state. It is intended,

as its name implies, as a substitute for bonds usually required of clerks, cashiers, executors, administrators, and persons in charge of trust funds. It is rapidly coming into use in some localities, particularly in New York and the West. The laws of the state of New York authorize the acceptance of the bond of a fidelity company by any judicial officer or head of department, except in criminal cases. This precludes the necessity of calling upon personal friends, which is always more or less embarrassing, and also relieves persons from becoming sureties for others for indefinite periods.

The annual assessment of the one per cent. tax on premiums collected in this state during 1883 amounts to \$8,134.28, all of which has been paid into the state treasury.

Respectfully submitted,

OLIVER PILLSBURY,

Insurance Commissioner.

STATUTE REQUIREMENTS.

The insurance laws of this state require of an insurance company of any other state,—fire, life, accident, guarantee, or assessment,—desiring to do business therein.—

1. That it shall possess a paid-up capital, or cash assets, amounting to at least \$200,000.

2. That a copy of its charter and by-laws shall be filed in this office.

3. That a full statement, under oath of its president and secretary, or manager, showing its financial standing and condition, shall be filed in this office—annual statements required in January or February for the preceding year. [Promptness and explicitness indispensable.]

4. That it shall appoint the insurance commissioner attorney for the state, upon whom all legal processes affecting the company may be served, which appointment must be filed in this office. The appointment of the insurance commissioner attorney for the state holds good without renewal so long as the company filing the same has business remaining in the state.

5. The above conditions being complied with and satisfactory, that the company shall obtain license from the commissioner, which license shall be renewed annually, on the first day of April.

6. That each agent or firm, before doing any business relative to insurance, shall obtain license from the commissioner, also to be renewed annually, on the first day of April.

License to an agent or firm can only be issued by the commissioner, upon approval or request of some officer of the company, or general agent or manager of the company authorized to appoint agents, such approval or request to be filed in this office.

Blanks for compliance with the above requirement will be furnished upon application at this office.

LEGAL FEES AND EXPENSES.

1. Filing statement of the standing and condition of the company, \$5.00
2. Company license, and each annual renewal, April 1, 5.00
3. Agent license, 1.00
4. A tax of one per cent. on gross premium receipts in this state, as returned in annual statement, made up to December 31 for the preceding year, to be paid to the state treasurer in the month of April following, of which tax due notice will be given by the commissioner.

MUTUAL FIRE INSURANCE COMPANIES.

MERRIMACK COUNTY MUTUAL FIRE INSURANCE COMPANY.—WEBSTER, N. H.

F. B. SAWYER, *President.*

EPHRAIM LITTLE, *Secretary.*

Amount of premium notes held by the company on policies now in force....	\$8,954.52
Amount of property at risk Dec. 31, 1883.....	165,130.00
Number of policies issued during past year.....	29
Amount of cash premiums received on the same.....	82.11
Whole number of policies in force Dec. 31, 1883.....	155
Largest sum insured in a single risk.....	2,000.00
Rates charged for insurance, about $\frac{1}{4}$ of one per cent. for 5 years.	
Cash and premium note average about $5\frac{1}{2}$ per cent.	

BUSINESS OF THE YEAR—RECEIPTS.

Amount of cash and available securities on hand Jan. 1, 1883.....	\$144.45
Amount of cash premiums received during the year.....	82.11
Cash received from all other sources,—interest.....	10.00
Amount.....	<u>\$226.56</u>

DISBURSEMENTS.

Amount paid for collecting cash premiums and taking applications.....	\$21.75
Amount paid for return premiums.....	.33
Amount paid for officers' salaries, fees, and expenses.....	45.00
Amount paid commissioner.....	5.00
Amount paid for printing, stationery, and postage.....	1.74
Amount paid for office rent, fuel, and express bills.....	3.00
Add amount of cash on hand at the end of the year 1883.....	<u>159.74</u>
Amount.....	<u>\$231.56</u>

SUMMARY OF ASSETS TO BEGIN YEAR, JAN. 1, 1884.

Cash on hand, and on deposit in savings and other banks.....	\$159.74
Balance for the company.....	<u>\$159.74</u>

**NEW HAMPSHIRE PATRONS' MUTUAL FIRE INSURANCE COMPANY.—
BUSINESS OFFICE, HUDSON, N. H.**

C. C. SHAW, President.

KIMBALL WEBSTER, Secretary.

Amount of premium notes held by the company on policies May 13, 1883....	\$4,298.10
All risks terminated Sept. 1, 1883.	
Amount of losses reported during the year.....	2,450.00
Assessment made July 23, 1883.....	1,504.34
Amount collected on assessment made.....	1,414.04
Number of policies issued during past year.....	33
Amount of cash premiums received on the same.....	385.80
Number of policies expired during past year.....	65
Terminated by vote of the association.....	147

BUSINESS OF THE YEAR—RECEIPTS.

Amount of cash and available securities on hand Jan. 1, 1883.....	\$593.37
Amount of cash premiums received during the year.....	385.80
Amount of cash received on assessments.....	1,414.04
Interest received by the company.....	214.22
Amount	<u>2,607.43</u>

DISBURSEMENTS.

Amount paid for losses during the year 1883.....	\$2,450.00
Amount paid agents for collecting cash premiums.....	32.00
Amount paid for return premiums.....	20.19
Amount paid for officers' salaries, fees, and expenses.....	33.61
Amount paid commissioner.....	5.00
Amount paid for printing, stationery, and postage.....	30.18
Amount paid for all other items.....	2.48
Add amount of cash on hand at the end of the year 1883.....	33.97
Amount	<u>\$2,607.43</u>

SUMMARY OF ASSETS TO BEGIN YEAR, JAN. 1, 1884.

Cash on hand and on deposit in savings and other banks.....	\$33.97
Amount due on assessments, some doubtful.....	86.45
Cash value of all other assets and property.....	17.00
Amount	<u>\$137.42</u>

LIABILITIES DUE AT BEGINNING OF YEAR, JAN. 1, 1884.

Due officers for services and expenses (estimated).....	\$100.00
Balance for the company if all collections are made.....	<u>\$37.42</u>

**ROCKINGHAM FARMERS' MUTUAL FIRE INSURANCE COMPANY.—EXE-
TER, N. H.**

W. CONNOR, President.

GEORGE W. WIGGIN, Secretary.

Amount of premium notes held by the company on policies now in force...	\$184,560.19
Amount of property at risk Dec. 31, 1883.....	3,248,227.00
Amount of losses reported during the year.....	5,015.20

Amount of losses reported during the preceding year.....	5,200.00
Salary of secretary.....	500.00
Amount paid directors for services.....	196.60
Last assessment made Oct. 1, 1883.....	14,782.22
Last preceding assessment made Oct. 3, 1881.....	16,252.20
Amount collected on last assessment made.....	9,289.23
Amount collected on last preceding assessment made.....	15,067.34
Number of policies issued during past year.....	451
Amount of cash premiums received on the same.....	824.74
Number of policies expired during past year.....	352
Whole number of policies in force Dec. 31, 1883.....	2,870
Largest sum insured in a single risk.....	2,500
Rates charged for insurance, 5, 5½, and 6 per cent. notes are taken.	

BUSINESS OF THE YEAR.—RECEIPTS.

Amount of cash on hand commencement of the year, Jan. 1, 1883.....	\$279.00
Amount of cash premiums received during the year.....	791.03
Amount of cash received on assessments.....	9,672.87
Amount of borrowed money received.....	7,150.00
Cash received on notes surrendered.....	33.74
Cash received from all other sources.....	6.56
Amount.....	<u>\$17,933.20</u>

DISBURSEMENTS.

Amount paid for losses during the year 1883.....	\$5,675.25
Amount paid for adjusting losses.....	58.20
Amount paid for collecting assessments.....	415.12
Amount paid agents for collecting cash premiums.....	237.50
Amount paid for officers' salaries, fees, and expenses.....	638.40
Amount paid for making assessments.....	75.00
Amount paid commissioner, auditors, and attorneys' fees.....	10.40
Amount paid for printing, stationery, and postage.....	138.20
Amount paid for borrowed money and interest.....	7,984.59
Amount paid for office rent, fuel, and express bills.....	59.50
Amount paid for all other items.....	3.42
Add amount of cash on hand at the end of the year 1883.....	2,637.62
Amount.....	<u>\$17,933.20</u>

SUMMARY OF ASSETS TO BEGIN YEAR, JAN. 1, 1884.

Cash on hand, and on deposit in savings and other banks.....	\$2,637.62
Amount due on assessments believed to be collectible.....	5,487.47
Amount of cash in hands of agents, reported.....	215.60
Amount.....	<u>\$8,340.69</u>

LIABILITIES DUE AT BEGINNING OF YEAR, JAN. 1, 1884.

Due on losses adjusted but not paid.....	\$1,902.50
Due for borrowed money and interest.....	8,749.00
Amount.....	<u>\$10,651.50</u>
Balance against the company.....	\$2,310.81

CHESHIRE COUNTY MUTUAL FIRE INSURANCE COMPANY.—KEENE, N. H.

JOHN H. ELLIOT, *President*.W. H. ELLIOT, *Secretary*.

Amount of premium notes held by the company on policies now in force...	\$52,679.70
Amount of property at risk Dec. 31, 1883.....	3,251,163.00
Amount of losses reported during the year.....	5,108.89
Amount of losses reported during the preceding year.....	4,693.02
Salary of secretary.....	300.00
Last assessment made September, 1867.....	6,440.00
Last preceding assessment made September, 1862.....	14,000.00
Amount collected on last assessment made.....	5,809.21
Amount collected on last preceding assessment made.....	13,193.21
Number of policies issued during past year.....	567
Amount of cash premiums received on the same.....	5,855.56
Number of policies expired during past year.....	780
Whole number of policies in force Dec. 31, 1883.....	3,042
Largest sum insured in a single risk.....	5,000.00
Rates charged for insurance, $\frac{3}{4}$ to 5 per cent.	

BUSINESS OF THE YEAR—RECEIPTS.

Amount of cash on hand commencement of the year, Jan. 1, 1883.....	\$1,858.46
Amount of cash premiums received during the year.....	5,652.40
Cash received from all other sources.....	3.41
Amount.....	<u>\$7,514.27</u>

DISBURSEMENTS.

Amount paid for losses during the year 1883.....	\$5,849.06
Amount paid for adjusting losses.....	30.65
Amount paid agents for collecting cash premiums.....	565.24
Amount paid for return premiums.....	12.28
Amount paid for officers' salaries, fees, and expenses.....	520.49
Amount paid commissioner, auditors, and attorneys' fees.....	9.00
Amount paid for printing, stationery, and postage.....	2.74
Amount paid for office rent, fuel, and express bills.....	75.30
Amount paid for all other items.....	76.42
Add amount of cash on hand at the end of the year 1883.....	373.09
Amount.....	<u>\$7,514.27</u>

SUMMARY OF ASSETS TO BEGIN YEAR, JAN. 1, 1884.

Cash on hand, and on deposit in savings and other banks.....	\$373.09
Amount due from agents believed to be collectible, not reported.....	240.12
Amount of cash in hands of agents, reported.....	2,722.45
Cash value of all other assets and property.....	100.00
Amount.....	<u>\$3,435.66</u>

LIABILITIES DUE AT BEGINNING OF YEAR, JAN. 1, 1884.

Due on losses adjusted but not paid.....	\$971.28
Due officers for services and expenses.....	429.09
Due for all other claims.....	156.75
Amount.....	<u>\$1,557.12</u>
Balance for the company.....	\$1,878.54

NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

Organized or incorporated 1869. Commenced business, April, 1870.

J. A. WESTON, *President.*

S. N. BELL, *Vice-President.*

J. C. FRENCH, *Secretary.*

Principal office, Manchester, N. H.

CAPITAL.

Whole amount of capital actually paid up in cash.....\$500,000.00

ASSETS.

Loans on bond and mortgage, upon which *not more* than one year's interest
is due.....\$88,246.86

Account of stocks and bonds of the United States, and of this state and of other states;
and also of stocks and bonds of cities in this state, and of all other stocks and
bonds owned by the company.

	Par Value.	Market Value.
United States government bonds.....	\$200,000	\$238,510
Manchester, N. H., city bonds, 6s.....	47,700	56,472
St. Louis, Mo., city bonds, 6s.....	12,000	12,000
Chicago, Ill., city bonds, 7s.....	10,000	12,000
Zanesville, O., city bonds, 8s.....	10,000	11,000
Marietta, O., city bonds, 8s.....	10,000	11,000
Concord, N. H., city bonds, 6s.....	2,000	2,200
Brainerd Water Co.....	5,000	5,000
Michigan Air Line Railroad bonds, 8s.....	10,000	11,200
Maine Central Railroad bonds, 6s.....	10,000	11,000
Burlington and Missouri River (in Iowa) Railroad bonds, 7s.....	10,000	11,500
Chicago, Burlington & Quincy Railroad bonds, 7s.....	14,000	17,500
“ “ “ “ 4s.....	10,000	8,700
Jackson, Lansing & Saginaw Railroad bonds, 8s.....	10,000	11,000
New York & New England Railroad bonds, 7s.....	10,000	10,000
“ “ “ “ 6s.....	10,000	9,200
Union Pacific Railroad bonds, 8s.....	25,000	29,000
Union Pacific trust bonds, 5s.....	10,000	9,800

	Par Value.	Market Value.
Oregon Short Line Railroad bonds, 6s.....	10,000	9,200
Boston, Concord & Montreal Railroad bonds.....	62,000	68,200
Chicago, Clinton, Dubuque & Minnesota Railroad bonds, 7s.....	10,000	10,300
State of New Hampshire bonds, 6s.....	10,000	12,500
Hillsborough County, N. H., bonds, 6s.....	5,000	5,600
C. & W. Michigan Railroad bonds, 6s.....	13,000	11,310

STOCKS.

Suncook Valley Railroad.....	4,000	4,400
Merchants' National Bank, Manchester, N. H., stock.	10,000	12,000
Chicago, Burlington & Quincy Railroad stock.....	21,000	25,400
New York Central & Hudson River Railroad.....	10,000	11,300
Norwich & Worcester Railroad.....	3,100	4,700
Pemigewasset Valley Railroad.....	25,000	27,500
Total bonds and stocks.....	\$598,800	\$680,092
Total par and market value, carried out at <i>market</i> value.....		\$680,092.00

Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each.

	Total Par Value.	Total Market Value.	Amount loaned thereon.
3 shares M. & C. Sav. Inst. Toledo...	\$300.00	\$300.00	800.00
25 shares C. & W. M. R. R. Company.	2,500.00	1,121.00	
225 shares preferred stock B., C. & M. Railroad.....	22,500.00	24,000.00	20,000.00
8 shares Manchester & Lawrence Railroad.....	800.00	1,280.00	3,000.00
40 shares Phenix Insurance Company, Brooklyn, N. Y.	2,000.00	2,600.00	
100 shares American Express Co.....	10,000.00	8,200.00	6,450.00
50 shares N. Y. Cent. & H. R. R. R. .	5,000.00	5,650.00	8,666.67
50 shares Lake Shore & Mich. S. R. R.	5,000.00	4,900.00	
4 shares Chic., B. & Q. R. R.....	400.00	480.00	2,250.00
20 shares N. Y. Cent. & H. R. R.....	2,000.00	2,260.00	
5 shares Manch. Mills.....		650.00	
300 shares Boston Water Power Co...	500.00	600.00	
People's Savings Bank Book, No. 632, Manchester, balance \$2,315.25....	2,315.00	2,419.48	3,000.00
126 shares C. B., & Q. Railroad.....	12,600.00	15,120.00	12,000.00
120 shares " "	12,000.00	14,400.00	10,000.00
100 shares Manchester & L. Railroad..	10,000.00	16,000.00	10,000.00
50 shares C., B. & Q. R. R.....	5,000.00	6,000.00	6,500.00
15 shares Nashua C. & G. Paper Co...	1,500.00	1,950.00	
36 shares Pullman Palace Car Co....	3,600.00	4,140.00	3,400.00
1 share Amoskeag M'fg Co.....	1,000.00	1,968.00	1,562.50
12 shares Guaranty Savings Bank....	1,200.00	1,320.00	1,000.00
Total par and market value, and amount loaned thereon.....	\$100,215.00	\$115,358.48	\$88,629.17

Total par and market value, and amount loaned thereon.....	\$88,629.17
Cash belonging to the company deposited in bank.....	76,348.50
Interest due and accrued on collateral loans.....	5,988.00
Net premiums in course of collection, not more than three months due....	25,843.40
The gross amount of all the assets of the company.....	<u>\$965,147.93</u>

LIABILITIES.

Net amount of unpaid losses.....	\$31,000.00
Total unearned premiums as computed for one, two, three or more years...	227,985.28
Amount of all liabilities except capital stock and net surplus.....	<u>\$258,985.28</u>
Joint-stock capital paid up in cash.....	\$500,000.00
Surplus beyond capital and all other liabilities.....	206,162.65
Amount of liabilities, including paid-up capital stock and net surplus....	<u>\$965,147.93</u>

INCOME DURING THE YEAR 1883.

Net cash actually received for premiums.....	\$437,792.07
Received for interest and dividends on stocks and bonds, collateral loans, and from all other sources.....	45,544.40
Amount of income received during the year in cash.....	<u>\$483,336.47</u>

EXPENDITURES DURING THE YEAR 1883.

Net amount paid during the year for losses.....	\$254,245.05
Cash dividends actually paid stockholders.....	40,000.00
Paid for commissions or brokerage.....	85,099.06
Paid for salaries of officers, clerks, agents, and all other employés.....	16,731.16
Paid for state and local taxes in this and other states.....	14,099.91
All other payments and expenditures.....	24,889.57
Amount of expenditures during the year, in cash.....	<u>\$435,064.75</u>

MISCELLANEOUS.

Risks and Premiums.

In force on the 31st day of December of the preceding year, 1882.....	\$28,148,576
Written or renewed during the year 1883.....	39,774,387
Total.....	<u>\$67,922,963</u>
Deduct those expired and marked off as terminated.....	27,468,763
In force at the end of the year 1883.....	40,454,200
Deduct amount reinsured.....	258,000
Net amount in force December 31, 1883.....	<u>37,874,200</u>

GENERAL INTERROGATORIES.

Total premiums received from the organization of the company to date....	\$2,637,243.00
Losses paid from organization to date.....	1,407,495.87
Fire losses incurred during the year.....	249,276.72

Total amount of <i>cash</i> dividends declared since the company commenced business.....	244,000.00
Total amount of the company's stock owned by directors at par value.....	200,000.00

BUSINESS IN THE STATE OF NEW HAMPSHIRE DURING THE YEAR.

Fire, marine, and inland risks written during 1883.....	\$6,394,610.00
Premiums received less return premiums.....	61,950.67
Losses paid in this state during year.....	32,658.14

FIRE INSURANCE.

The following tables have been compiled from annual statements of fire insurance companies, made up to December 31, 1883, and filed with the insurance commissioner :

TABLE I

shows the transactions of the town mutual fire insurance companies of this state in the year 1883, with their financial standing at the end of that year.

TABLE II

includes the fire and fire-marine insurance companies of other states and countries, licensed in this state, and gives their paid-up capital, total assets, liabilities, surplus, income, expenditures, and total amount at risk.

TABLE III

exhibits the assets of the fire and fire-marine companies of other states and countries, licensed to do business in this state, itemized as follows : Value of real estate, mortgages, United States bonds, state and county bonds and other securities, collateral loans, cash in office and deposited in banks, premiums in course of collection, and other miscellaneous assets.

TABLE IV

comprises a summary of the business transactions of the fire and fire-marine companies of other states and countries, including the New Hampshire Fire, in the state of New Hampshire, during the year 1883, showing amount of risks written, premiums received, and losses paid.

TABLE I.

Abstracts of Statements of Town Mutual Fire Insurance Companies, made to the Commissioner for the year 1883.

Name of town and secretary of company.	No. of Policies.	Amount of property at risk.	Amount of premium notes held.	Losses in 1883.	Last assessment—when made.	Amount of assessment.	Collected on same.	Standing December 31, 1882,—plus or minus.	Premiums received in 1883.	Received on assessments and from other sources.	Total funds in hand during 1883.	Losses paid in 1883.	All other items paid in 1883.	Collectible on assessments and from other sources.	Cash on hand December 31, 1883.	Total assets December 31, 1883.	Due on losses, and for other claims.	Balance,—plus or minus.
BARNSTEAD. N. S. Nutter...	147	125,195	7,114.27	60.00	1883	86.92	86.92	—10.02	66.99	86.91	153.90	60.00	87.03	87.03	6.87	6.87	.....	6.87
BEDFORD. S. A. Riddle...	66	75,035	8,643.50	.....	1878	851.56	851.56	391.69	12.24	18.55	422.48	.....	5.00	.....	417.48	417.48	.....	417.48
BOW. H. Colby.....	94	64,400	3,220.00	.....	1875	190.00	190.00	5.30	4.72	.....	10.02	.....	5.00	.....	5.02	5.02	.....	5.02
CANTERBURY. J. G. Clough...	126	128,025	7,360.42	.....	1880	784.74	784.74	70.17	32.70	.....	102.87	.....	18.20	35.35	49.32	84.67	.....	84.67
CANDIA. M. F. Emerson	101	60,355	3,741.35	.....	1882	182.64	182.64	17.83	13.04	.....	30.87	.....	5.50	.....	25.37	25.37	3.00	22.37
DUNBARTON. N. T. Safford	45	38,540	2,003.58	.....	1882	272.50	265.00	2.04	3.52	8.44	14.00	.....	14.00	.....	.....	.....	3.88	—3.88
HOLLIS (son). C. B. Richard...	147	222,590	13,140.52	.....	1880	1,376.00	1,376.00	—27.39	19.30	15.25	34.55	.....	34.55	.....	.....	.....	15.89	—15.89
LOUDBON. L. W. Sanborn	95	112,070	5,603.50	500.00	1883	524.79	508.48	75.25	23.14	508.48	606.87	475.00	15.85	16.31	116.02	132.33	25.00	107.33

LYNDERBORO', J. H. Goodrich	127	108,488	6,508 80	.....	1881	418 84	418 84	53 27	32 54	.....	85 81	.....	17 41	.....	68 40	.....	68 40
MILFORD, D. S. Burnham	138	163,750	16,087 25	.....	.....	.....	.....	967 54	51 45	46 40	1,065 39	.....	9 55	.....	1,055 84	.....	1,055 84
NORTHWOOD, S. S. James	269	267,639	14,474 81	32 00	1878	967 67	942 69	-7 62	90 79	44 96	135 75	32 00	69 13	28 10	34 32	62 42	62 42
PIERMONT L. E. Risley	143	124,805	7,938 98	.....	1879	.....	301 98	-25 98	117 84	37 00	154 84	.....	138 79	.....	16 05	.....	16 05
SANBORNTON, H. J. L. Bodwell	116	136,100	6,805 00	.....	.....	.....	.....	731 33	118 50	27 50	877 34	.....	101 65	.....	775 69	775 69	4 74
STRAFFORD, G. F. Johnson	175	174,693	10,204 35	510 52	1883	522 52	489 72	-43 85	68 82	507 00	575 82	382 52	97 93	43 34	52 95	96 20	198 97
SUTTON, Harris Burpee	155	112,037	10,500 57	12 00	1882	250 00	250 00	34 94	44 19	.....	79 13	12 00	30 57	.....	36 56	.....	36 56
UNITY, Amos Perkins	90	7,346	4,169 35	5 00	1882	2 2 20	252 20	9 85	6 86	.....	16 71	5 00	9 50	.....	2 21	.....	2 21
WEARE, H. Buswell	2 9	215,081	15,114 07	75 00	1878	1,615 25	1,615 25	-131 57	92 13	284 10	326 23	75 00	251 23	.....	.....	227 55	-227 55

TABLE II.

Shows paid-up capital, assets, liabilities, income, expenditures, and whole amount at risk for year ending December 31, 1883, of companies licensed in New Hampshire.

NAME AND LOCATION.	Paid-up capital.	Total assets.	Liabilities, including capital and reinsurance.	Surplus.	Income.	Expenditures.	Total amount at risk.
Aetna, Hartford.....	\$4,000,000	\$9,192,643.80	\$5,923,185.95	\$3,269,457.85	\$2,859,536.00	\$2,727,374.54	\$287,886.942
Accident, Montreal.....	157,560	269,371.11	252,722.37	16,648.74	261,332.21	252,722.37	20,584,300
British America, Toronto.....	500,000	807,202.86	391,739.21	415,463.65	590,515.48	593,708.79	42,145,143
Citizens', Pittsburgh.....	500,000	607,250.58	580,319.42	26,931.16	135,477.40	110,350.61	10,671,826
City of London Fire.....	Foreign.	769,147.28	367,534.41	401,612.84	554,092.19	563,251.69	41,319,916
Commercial Union, London.....	Foreign.	2,327,636.04	1,327,134.24	990,501.80	1,685,934.55	1,501,120.08	231,653,002
Connecticut Fire, Hartford.....	1,000,000	1,887,729.20	1,553,311.32	282,417.88	874,441.07	818,719.81	79,397,737
Continental, New York.....	1,000,000	4,867,942.01	3,206,144.73	1,661,797.28	2,828,042.61	2,613,155.73	385,975,480
Dwelling-House, Boston.....	300,000	331,243.00	317,134.39	14,108.61	66,484.03	53,483.39	19,631,676
Equitable F. & M., Providence.....	300,000	500,041.74	448,601.86	51,439.88	261,784.58	258,210.89	19,751,965
Fidelity & Casualty, New York.....	250,000	470,788.23	420,165.57	50,622.66	384,561.58	326,268.60	1,791,709
First National Fire, Worcester.....	200,000	258,233.38	272,637.80	-14,382.62	97,834.31	117,628.77	7,195,509
Fire Association, Philadelphia.....	500,000	4,273,676.11	3,465,160.82	814,515.29	1,684,746.17	1,778,146.57	157,396,953
Fire Ins. Association, London.....	Foreign.	987,407.95	547,635.27	439,872.68	75,898.15	761,598.71	62,319,743
Fireproofing M., Philadelphia.....	Mutual.	257,844.08	43,231.24	114,612.84	102,634.44	131,802.83	137,108,048
Franklin Fire, New York.....	400,000	3,118,713.45	2,098,451.08	850,262.37	674,375.02	639,918.48	137,108,048
German American, New York.....	1,000,000	2,700,739.32	1,882,631.67	817,897.65	1,229,317.94	1,229,317.94	148,654,585
Guard F. & M., Philadelphia.....	1,000,000	4,085,068.31	2,580,958.05	1,655,010.26	1,837,432.41	1,573,400.15	248,451,144
Guardian, London.....	300,000	1,253,967.49	694,716.12	565,251.37	599,258.42	350,073.98	44,114,371
Guarantee, Montreal.....	Foreign.	1,256,239.07	473,960.57	781,253.50	1,094,542.35	538,340.63	83,883.61
Hamburg-Bremen Fire, Germany.....	300,000	419,068.03	383,550.41	35,517.62	171,654.52	167,301.73	17,622,635
Howard Fire, New York.....	Foreign.	992,724.24	490,705.82	502,018.42	798,319.79	753,492.83	66,836,051
Hartford Steam Boiler, Hartford.....	500,000	836,751.10	817,612.60	19,138.50	486,476.87	483,061.58	41,452,542
Hartford Fire, Hartford.....	250,000	454,239.82	402,882.64	56,546.51	324,335.14	274,068.03	25,371,802
Home, New York.....	1,250,000	4,541,239.82	3,207,643.91	1,333,595.91	2,621,198.26	2,333,792.49	264,117,145
Home, New York.....	3,000,000	7,488,644.59	5,825,511.04	1,663,133.55	3,436,924.98	2,232,038.98	418,240,546
Hanover Fire, New York.....	1,000,000	2,658,210.17	1,880,952.04	777,258.13	1,240,677.62	1,185,188.70	138,153,159

Imperial Fire, London.....	Foreign.	1,352,904.54	757,585.12	625,319.42	1,170,242.70	1,007,248.71	95,224,445
Insurance Co. of N. America, Philadelphia.....	3,000,000	9,071,696.33	5,899,731.68	3,211,994.65	4,279,935.01	4,045,925.57	261,172,226
Insurance Co. of State of Penn., Philadelphia.....	200,000	689,449.36	479,845.71	219,643.65	824,127.78	327,650.48	19,871,344
Lancashire, Manchester, Eng.....	Foreign.	1,455,314.62	813,818.07	641,496.55	1,151,316.20	1,115,372.28	119,255,272
Lion Fire, London.....	Foreign.	803,204.95	233,914.55	569,290.40	413,111.84	365,612.54	28,606,474
Liverpool and London and Globe, Liverpool.....	Foreign.	5,771,959.71	3,195,448.43	2,576,511.28	3,605,840.98	3,023,276.73	498,376,108
London & Lancashire Fire, Liverpool.....	Foreign.	1,398,546.88	872,777.27	525,760.61	1,143,380.17	1,133,218.88	135,218,887
London Assurance Co., Liverpool.....	Foreign.	1,416,788.37	672,147.88	744,640.49	1,847,127.19	888,650.74	109,257,849
London & Provincial Fire, London.....	500,000	510,648.57	290,459.73	220,188.84	437,619.85	462,714.75	38,222,244
Manufacturers' F. & M., Boston.....	200,000	1,089,078.31	1,070,385.04	18,693.31	833,332.53	790,003.72	97,845,341
Merchants' Providence.....	200,000	424,322.41	369,200.17	55,122.24	263,557.20	262,484.35	22,172,928
Merchants & Farmers', Worcester.....	400,000	1,921,963.77	844,111.06	377,852.11	618,674.11	573,577.59	64,630,660
National Fire, Hartford.....	Mutual.	222,453.46	113,605.23	118,871.23	63,362.88	62,043.46	15,064,266
Newark Fire, Newark.....	1,000,000	1,774,504.65	1,320,419.08	454,085.57	510,355.46	464,208.61	45,350,312
New York Bowery Fire, New York.....	250,000	663,664.39	383,906.62	280,760.77	195,679.30	198,357.83	29,268,281
Niagara Fire, New York.....	300,000	900,263.87	548,234.57	352,029.30	403,177.63	411,167.26	54,051,016
Northern, London.....	500,000	1,874,034.97	1,549,824.96	324,210.01	1,356,416.36	1,296,729.82	151,459,759
North British & Mercantile, London.....	Foreign.	1,296,426.92	503,521.76	792,905.20	698,369.82	685,244.44	66,063,323
Orient, Hartford.....	Foreign.	3,264,426.26	1,351,338.95	1,879,087.31	1,730,661.04	1,730,546.54	251,390,268
Pennsylvania Fire, Philadelphia.....	1,000,000	1,411,894.41	1,341,409.45	70,449.96	499,515.87	482,845.56	42,956,987
Phoenix, Hartford.....	2,000,000	2,322,821.52	1,425,036.85	897,784.67	924,399.90	938,170.00	18,680,865
Phoenix Assurance, London.....	1,000,000	4,435,048.88	3,413,057.18	1,021,991.70	2,113,600.32	2,105,626.28	201,431,945
Phoenix, Brooklyn.....	1,000,000	3,759,035.98	3,072,875.94	686,160.04	3,245,318.28	2,903,862.69	287,915,009
Prescott, Boston.....	Foreign.	1,522,969.00	972,338.81	550,675.19	1,242,855.00	1,073,125.61	156,884,357
Providence Washington, Providence.....	200,000	508,286.03	353,847.75	14,440.28	187,648.46	198,006.64	19,361,843
Queen, Liverpool.....	400,000	1,900,874.09	1,043,678.24	17,135.85	1,631,250.18	1,468,871.04	62,424,613
Quincy Mutual, Quincy.....	Foreign.	1,728,902.86	965,549.90	763,402.96	1,284,573.91	1,278,889.30	146,660,223
Rochester German, Rochester.....	Mutual.	455,852.56	197,302.95	255,549.61	121,972.19	120,498.20	26,656,738
Royal, Liverpool.....	200,000	575,023.65	439,704.82	135,319.33	349,709.31	296,725.96	37,035,583
Scottish Union & National, Edinburgh.....	Foreign.	4,187,679.80	2,292,803.95	1,894,875.85	2,600,331.37	2,296,287.49	357,788,278
Shoe & Leather, Boston.....	Foreign.	1,079,490.75	261,093.64	818,397.11	416,064.97	390,753.30	36,409,603
Springfield F. & M., Springfield.....	600,000	1,002,829.48	999,259.48	3,598.72	791,984.87	711,957.49	31,424,804
Sun Fire Office, London.....	1,000,000	2,585,633.82	2,184,688.33	400,945.49	1,601,444.53	1,513,950.84	147,604,067
Traders & Mechanics', Lowell.....	Foreign.	1,475,783.62	2,738,641.02	562,142.66	1,214,820.59	1,033,164.28	159,786,197
Union, Philadelphia.....	Mutual.	381,478.98	126,682.98	254,796.00	81,223.37	55,111.33	17,621,621
Westchester Fire, New York.....	1,000,000	1,392,065.00	1,305,001.88	25,063.72	695,365.34	667,301.19	25,431,169
Westchester Fire, New York.....	300,000	986,214.46	782,651.48	202,562.98	638,124.00	807,768.89	91,943,631

TABLE III.

Itemized Assets of Fire Insurance Companies of other States, December 31, 1883.

NAME AND LOCATION.	Value of real-estate.	Mortgages.	United States securities.	State and county bonds, and other securities.	Collateral loans.	Cash in office, and deposited in banks.	Premiums in course of collection.	Miscellaneous assets.
Ætna, Hartford.....	\$264,500.00	\$45,108.45	\$349,750.00	\$7,056,147.22	\$20,100.00	1,031,117.34	\$324,997.26	\$863.53
Accident, Montreal.....	3,243.95		101,500.00	61,652.18		33,931.56	67,143.84	1,899.58
British America, Toronto.....			756,590.00			22,614.74	21,470.10	6,528.02
Citizens, Pittsburgh.....				184,302.50	76,038.33	123,055.65	15,205.15	2,968.33
City of London Fire.....	8,000.00	197,629.92				5,345.64	74,183.66	282.98
Commercial Union, London.....	184,696.96		689,325.00			293,896.44	296,786.06	22,656.58
Connecticut Fire, Hartford.....	38,685.00	418,850.00	148,450.00	434,150.00		145,498.31	67,207.89	
Continental, New York.....	659,450.00	332,682.23	1,301,770.00	991,538.00	27,450.00	222,982.60	366,438.17	84,404.11
Dwelling-House, Boston.....		80,244.58		1,450,127.00	450,000.00			
Equitable Fire & M., Providence.....	129,900.00	75,000.00	71,975.00	243,084.00		21,411.32	6,855.00	1,380.20
Fidelity & Casualty, Newark.....		600.00	752,012.00	189,405.00		22,861.90	17,831.22	1,062.00
First National, Worcester.....	120,781.50	2,398.98			149,846.74		42,023.13	3,444.46
Fire Association, Philadelphia.....			247,500.00	102,863.00		17,982.71	13,217.38	1,007.91
Fire Ins. Association, London.....			533,374.50	2,645,079.50	55,450.00	123,861.20	115,762.37	52,897.89
Fitchburg M., Fitchburg.....				26,374.00		351,142.05	74,905.46	1,011.94
Franklin Fire, Philadelphia.....	10,708.00	82,668.34		121,220.83	26,432.44	7,187.53	6,470.72	3,696.22
Germania Fire, New York.....	641,500.00	1,130,151.43		530,059.50	550,250.00		52,615.15	2,006.35
German American, New York.....	409,897.33	140,856.50	1,696,781.25	138,792.50		86,035.05	159,426.69	
Girard Fire & M., Philadelphia.....			3,064,745.00	755,650.00		97,593.13	146,008.18	2,000.00
Guardian, London.....	343,800.00	482,578.22	106,900.00	179,340.00	8,600.00	84,590.12	46,713.42	7,445.73
Guarantee, Montreal.....			990,000.00			200,445.72	57,804.35	8,000.00
Hanover-Bremen, Germany.....	1,600.00	400.00	217,000.00	105,315.02		59,463.18	27,882.40	1,307.43
Hanover Fire, New York.....		23,000.00	637,163.75	199,585.00	60,000.00	29,266.36	32,090.02	1,619.11
Hartford Steam Roller, Hartford.....		199,623.74	1,595,230.00	600,285.75	5,300.00	111,310.59	135,401.25	9,764.84
Hartford Fire, Hartford.....	4,486.14	107,749.50	2,400.00	219,190.00		33,698.79	28,568.48	3,336.24
Home, New York.....	664,675.60	985,772.94	235,493.75	1,614,931.50	449,000.00	232,353.03	341,095.73	29,937.27
Howard, New York.....	62,918.25	1,199,927.69	3,945,620.00	1,589,655.00	426,650.00	108,048.52	121,484.44	84,940.69
Imperial Fire, London.....	125,000.00	16,112.50	485,140.00	110,763.00		11,725.28	40,077.82	47,932.60
Ins. Co. of N. America, Philadelphia.....	325,733.47	1,891,266.75	905,114.13	65,033.62		26,551.86	102,017.96	4,186.97
			42,000.00	4,567,084.00	798,654.44	548,006.44	426,924.07	186,421.09

TABLE IV.

Showing the Business of Fire and Fire-Marine Insurance Companies of other States and the New Hampshire Fire in the State of New Hampshire during the year 1883.

Name and Location of Company.	Risks written in this state in 1883.	Premiums re- ceived in 1883.	Losses paid in 1883.
Ætna, Hartford, Conn.....	\$3,086,162	\$33,393.87	\$18,624.83
Accident, Montreal, Can.....	52,000	354.50	.....
British America, Toronto, Can.....	187,217	2,249.60	1,562.92
Citizens', Pittsburgh, Penn.....	39,738	623.75	.....
City of London Fire, London, Eng.....	437,518	7,769.44	2,525.86
Commercial Union, London, Eng.....	824,583	9,752.03	5,552.06
Connecticut Fire, Hartford, Conn.....	590,500	5,845.84	5,357.36
Continental, New York city.....	1,154,752	13,558.31	8,519.58
Dwelling-House, Boston, Mass.....	65,700	587.79	12.00
Equitable Fire and Marine, Providence, R. I	93,817	1,065.07	.....
Fidelity and Casualty, New York city.....	129,164	913.19	120.72
First National Fire, Worcester, Mass.....	117,158	1,878.32	5,198.92
Fire Association, Philadelphia, Penn.....	708,919	10,378.77	990.45
Fire Insurance Association, London, Eng..	181,198	3,320.09	5,051.45
Fitchburg Mutual Fire, Fitchburg, Mass....	1,048,007	19,355.68	23,025.72
Franklin Fire, Philadelphia, Penn.....	606,156	7,248.83	8,959.52
Germania Fire, New York city.....	324,445	4,632.33	555.14
German American, New York city.....	674,794	8,225.43	3,266.97
Girard Fire and Marine, Philadelphia, Penn.	133,727	1,718.36	3.50
Guardian, London, Eng.....	263,036	4,697.25	1,288.97
Hamburg-Bremen, Germany.....	218,787	4,291.30	1,868.43
Hanover Fire, New York city.....	580,070	7,907.14	4,565.16
Hartford Steam Boiler and Inspection.....	346,200	3,522.50	180.42
Hartford Fire, Hartford, Conn.....	2,822,580	27,845.88	15,460.88
Home, New York city.....	2,207,291	25,879.07	19,479.01
Howard, New York city.....	189,722	2,851.09	1,877.34
Imperial Fire, London, Eng.....	664,435	11,418.06	5,838.33
Ins. Co. of N. America, Philadelphia, Penn.	1,487,111	19,771.56	15,510.04
Ins. Co. of State of Penn., Phila., Penn.....	59,750	642.75	.....
Lancashire, Manchester, Eng.....	406,001	6,084.94	5,463.94
Lion Fire, London, Eng.....	12,500	93.20	.....
Liverpool and London and Globe, Liverpool	1,935,630	23,877.03	12,936.25
Amount carried forward.....	\$21,848,668	\$271,653.02	\$173,795.77

TABLE IV — *continued.*

Name and Location of Company.	Risks written in this state in 1883.	Premiums re- ceived in 1883.	Losses paid in 1883.
Amount brought forward.....	\$21,848,668	\$271,653.02	\$173,795.77
London and Lancashire Fire, Liverpool....	743,741	13,818.37	8,126.47
London Assurance Corporation, London....	230,835	2,901.04	194.87
London and Provincial Fire, London, Eng..	105,140	3,253.64	5,600.00
Manufacturers' Fire and Marine, Boston....	469,838	6,557.86	6,690.23
Merchants', Providence, R. I.....	194,362	2,216.71	218.00
Merchants', Newark, N. J.....	403,600	4,540.97	2,381.18
Merchants and Farmers', Worcester, Mass..	316,790	4,286.51	4,457.69
National Fire, Hartford, Conn.....	329,233	4,425.67	1,927.14
New Hampshire Fire, Manchester, N. H....	6,394,610	61,950.67	32,658.14
Newark Fire, Newark, N. J.....	49,662	662.19	308.31
Niagara Fire, New York city.....	718,378	10,220.06	7,318.32
Northern Assurance, London, Eng.....	553,817	6,763.95	4,182.01
North British and Mercantile, London, Eng.	762,249	10,734.18	6,492.26
Orient, Hartford, Conn.....	484,066	5,805.43	2,843.48
Pennsylvania Fire, Philadelphia, Penn....	922,684	15,074.82	4,819.83
Phenix, Brooklyn, N. Y.....	624,057	8,154.42	2,364.07
Phœnix, Hartford, Conn.....	2,757,901	32,582.52	15,345.70
Phœnix Assurance, London, Eng.....	431,984	6,240.14	6,094.76
Prescott, Boston, Mass.....	140,925	1,972.46	160.66
Providence Washington, Providence, R. I..	418,284	5,240.95	2,693.88
Queen, Liverpool, Eng.....	507,458	8,249.75	4,010.46
Quincy Mutual, Quincy, Mass.....	180,525	2,728.95	1,338.22
Rochester German, Rochester, N. Y.....	121,654	1,754.21	960.85
Royal, Liverpool, Eng.....	1,791,431	27,544.92	24,621.61
Scottish Union and Nat'l, Edinburgh, Scotl'd	30,745	353.80	.....
Shoe and Leather, Boston, Mass.....	103,604	1,194.14	2,813.17
Springfield Fire & Marine, Springfield, Ms..	1,514,746	21,456.00	11,001.18
Sun Fire Office, London, Eng.....	534,462	5,360.66	3,896.99
Traders and Mechanics, Lowell, Mass.....	205,390	2,898.30	122.05
Union, Philadelphia, Penn.....	179,228	1,905.86	5,884.71
Westchester Fire, New Rochelle, N. Y.....	508,294	6,322.76	6,912.76
Total amounts.....	\$44,574,331	\$558,824.93	\$350,234.28

LIFE INSURANCE.

The following tables are compiled from the annual statements, to December 31, 1883, of the several life insurance companies transacting business in New Hampshire, and filed in the office of the insurance commissioner :

TABLE V

shows the capital stock ; total assets claimed ; amount of items ruled out ; total assets admitted ; reserve and other liabilities, excluding capital ; surplus as regards policy-holders ; and total income and expenditures in the year 1883.

TABLE VI

shows the itemized assets of the life insurance companies doing business in this state in 1883, as made up to the end of that year.

TABLE VII

shows the itemized disbursements of the life insurance companies operating in this state in 1883, as reported to the end of that year.

TABLE VIII

relates to the New Hampshire business of the several life insurance companies during the year 1883, showing the number of policies issued during the year, and the number and amount of policies in force in the state, also the amount of premiums collected and claims paid in the state during that year.

TABLE V.

Compiled from the Annual Statements of Life Insurance Companies transacting business in New Hampshire during the year 1883, and made up to the end of that year.

Name of Company and Location.	Paid-up capital.	Total assets claimed by the company.	Product assets not admitted.	Total admitted assets.	Reserve and other liabilities, excluding capital.	Surplus as regards policy-holders.	Total income in 1883.	Total expenditures in 1883.
Æna Life, Hartford, Conn.	1,000,000	29,040,272.64	\$22,337.97	29,017,934.67	24,180,573.68	\$4,837,360.99	\$4,479,922.35	\$3,420,804.16
Connecticut Mutual, Hartford, Conn.	52,571,101.46	52,571,101.46	2,586.63	52,568,514.83	43,700,443.99	4,061,669.84	7,870,222.87	6,827,013.46
Connecticut General, Hartford, Conn.	150,000	1,404,105.82	1,110.57	1,402,995.25	1,100,405.90	302,486.35	253,599.57	208,979.21
*Continental, Hartford, Conn.	300,000	4,447,722.19	200,444.48	2,247,277.71	2,194,444.18	52,833.53	294,730.81	386,194.09
Equitable Life, New York city.	100,000	52,754,316.10	391,062.29	52,363,253.81	43,748,238.44	9,006,017.66	13,470,571.68	8,567,903.49
John Hancock, Boston, Mass.	100,000	2,657,208.05	7,818.95	2,679,449.10	2,381,419.44	198,029.86	1,636,049.19	1,475,178.31
Manhattan, New York city.	100,900	10,871,184.23	.....	10,871,184.28	9,070,881.64	1,800,302.54	1,369,442.29	1,253,327.42
Mass. Mutual, Springfield, Mass. ....	.....	7,588,727.32	3,444.90	7,585,312.42	6,076,627.40	918,685.02	2,082,619.05	2,297,250.14
Metropolitan, New York city.	500,000	2,202,340.52	15,718.28	2,186,622.24	1,673,100.60	513,522.24	18,500,892.89	16,311,770.11
Mutual Life, New York city. ....	.....	100,912,245.02	.....	100,912,245.02	94,535,104.91	6,377,020.11	6,232,389.62	4,655,510.32
Mutual Benefit, Newark, N. J. ....	.....	87,589,927.61	8,490.99	37,581,430.62	34,454,408.75	3,127,021.87	565,595.08	369,988.54
National, Montpelier, Vt.	2,950,549.14	2,950,549.14	11,059.30	2,939,489.84	2,250,438.30	689,053.54	2,957,201.75	2,438,833.08
New England Mutual, Boston, Mass. ....	.....	16,901,943.27	.....	16,901,943.97	14,327,928.23	2,574,015.04	13,207,532.01	8,931,376.73
New York Life, New York city. ....	.....	55,306,531.02	104,216.55	55,202,314.47	47,882,612.51	7,319,700.96	4,309,212.72	2,938,187.46
Northwestern Mut., Milwaukee, Wis. ....	.....	21,115,321.43	29,357.32	21,085,964.11	17,363,073.51	3,162,245.92	1,963,367.92	1,444,719.53
Phoenix Mutual, Hartford, Conn.	100,000	9,011,898.58	54,757.92	8,957,140.66	7,700,724.53	1,256,416.13	1,500,722.78	1,374,815.39
Provident Savings, New York city.	100,000	10,615,756.46	.....	10,615,756.46	9,801,492.80	814,260.66	110,294.51	42,328.17
State Mutual, Worcester, Mass.	100,000	157,450.39	.....	157,050.39	58,102.20	98,948.19	610,887.49	413,164.34
State Mutual, Hartford, Conn.	3,301,058.28	3,301,058.28	.....	3,301,058.28	2,643,638.24	422,958.87	3,107,458.39	2,312,983.82
Travelers', Hartford, Conn.	600,000	7,459,040.11	23,022.26	7,435,977.85	1,065,727.96	4,759,235.13	923,918.08	820,292.46
United States, New York city.	440,000	5,268,212.48	39,060.51	5,238,151.97	4,759,235.13	478,916.84	1,012,019.17	1,076,906.42
Union Mutual, Portland, Me. ....	.....	6,271,351.52	41,467.42	6,229,884.10	5,844,771.00	384,913.10	53,644.97	41,848.31
Vermont Life, Burlington, Vt.	100,000	258,690.82	2,369.70	256,321.12	165,365.00	90,866.12	.....	.....

* Not doing new business in this state.

TABLE VI.

Showing the Itemized Assets claimed by the Life Insurance Companies doing business in New Hampshire in 1883, taken from Annual Statements made up to December 31 of that year, and filed with the Insurance Commissioner.

Name of Company.	Cost of real estate owned by the company.	Loans on mortgages.	Loans on collateral security.	Loans to policy-holders secured by assignment of policy.	Premium notes held on policies in force.	Cost value of bonds and other securities.	Cash in office and banks deposited in.	Interest due and accrued on securities and premium notes, and value of stocks over cost.	Net uncollected and deferred premiums due.	Bills receivable, agents' balances, commissions, supplies, etc. (usually paid out).
Etna Life.....	\$447,290.79	13,959,006.21	\$554,093.31	\$228,094.62	2,115,602.16	8,744,778.48	1,743,784.21	1,064,151.45	\$101,133.44	\$22,337.97
Connecticut Mutual.....	12,101,213.36	23,049,620.50	465,284.41	.....	2,849,266.50	10,782,891.58	904,748.34	1,305,323.36	50,196.78	2,586.63
Connecticut General.....	237,346.60	630,220.05	4,400.00	1,900.00	93,503.28	343,975.91	27,088.41	42,550.15	21,810.85	1,110.57
Continental.....	324,162.24	286,658.97	145,276.82	.....	502,297.70	594,159.69	41,437.82	326,290.69	30,000.87	200,441.48
Equitable.....	9,447,332.24	13,072,941.20	8,199,000.00	.....	15,341,915.12	15,341,915.12	3,979,998.38	1,217,003.97	1,105,002.40	391,082.29
John Hancock.....	33,242.37	1,442,163.75	15,100.00	18,900.00	163,108.60	759,296.55	41,843.47	85,197.44	30,827.03	7,818.96
Manhattan.....	962,895.94	2,781,162.76	3,656,906.61	.....	1,296,745.76	1,177,045.76	561,747.25	3,2759.11	131,921.64	.....
Massachusetts Mutual.....	1,332,859.92	2,125,041.11	359,730.00	116,425.90	558,361.51	2,251,353.39	142,970.54	532,493.81	108,271.14	3,414.30
Metropolitan.....	353,186.11	736,250.00	120,000.00	.....	174,212.28	910,460.89	45,777.83	117,608.09	129,127.04	13,718.28
Mutual Life.....	8,633,971.89	46,303,472.34	15,037,910.00	.....	4,023,424.91	8,164,876.70	808,717.85	4,996,133.23	944,012.93	.....
Mutual Benefit.....	2,430,043.70	7,227,305.54	12,322,000.00	169,372.71	29,674.10	1,421,900.00	98,702.00	1,642,522.83	234,825.31	8,486.99
National.....	265,012.85	892,474.37	93,207.78	31,249.18	1,200,414.99	7,921,361.40	646,912.81	115,275.89	33,674.38	11,069.30
New England Mutual.....	1,274,163.54	2,222,148.00	1,951,157.82	4,000.00	461,445.57	23,391,390.98	1,393,615.02	1,570,097.45	106,085.26	.....
New York Life.....	4,508,779.39	20,681,471.72	1,393,500.00	.....	1,388,006.41	1,075,025.00	913,713.23	2,427,325.08	945,486.81	104,216.55
Northwestern Mutual.....	1,274,352.40	15,708,301.98	.....	.....	614,994.55	4,126,128.65	149,443.64	399,406.39	326,466.70	29,937.82
Penn Mutual.....	831,207.95	1,986,995.73	487,672.54	155,268.50	1,536,633.71	1,265,860.50	117,951.35	463,195.30	142,332.30	54,757.92
Phoenix Mutual.....	1,344,222.21	6,095,828.89	2,000.00	.....	462.19	117,000.00	10,850.37	215,400.66	38,693.14	.....
Provident Savings.....	.....	20,000.00	.....	175.00	.....	.....	.....	615.12	10,972.71	.....
State Mutual.....	37,500.00	189,915.00	1,900.00	.....	42,486.61	2,734,568.63	40,234.67	235,191.17	133,467.94	23,022.26
Travelers.....	1,132,275.22	2,804,031.48	396,981.57	20,002.00	2,973,637.45	389,041.79	107,481.15	101,234.91	105,592.52	30,060.51
United States.....	64,257.84	2,685,658.13	773,700.00	15,039.50	141,309.68	1,364,324.85	102,119.06	135,245.36	111,077.14	41,647.42
Union Mutual.....	1,844,023.30	1,472,349.69	141,510.00	3,462.75	764,071.00	1,071,177.41	63,946.51	7,202.02	10,591.11	2,369.70
Vermont Life.....	14,750.00	147,389.00	12,500.00	500.00	3,463.94	44,461.50	13,393.55	.....	.....	.....

TABLE VII.

Itemized Disbursements of Life Insurance Companies doing business in New Hampshire during the year 1883, as shown by Annual Statements filed with the Insurance Commissioner, made up to December 31 of that year.

Name of Company.	Cash paid for death losses, additions, and annuities, including premium notes used for same.	Cash paid for surrendered policies.	Premium in purchase of policies and voided by lapse.	Cash surrender values and recomputed additions applied to pay premiums.	Cash dividends paid to policy-holders, and dividends in payment of premiums.	Premium notes or loans used to pay policy-holders.	Cash paid stock-holders for interest or dividends.	Cash paid to agents and the various officers for services and expenses.	Cash paid for taxes and license fees.	Cash paid for advertising, rents, and other miscellaneous expenses.
Etna Life	\$1,954,421.70	\$42,528.45	\$58,539.49	\$204,108.79	\$385,481.24	\$136,748.49	\$87,500.00	\$306,923.68	\$81,544.63	\$103,947.69
Connecticut Mutual	3,812,977.32	135,474.14	80,820.47	562,883.32	1,130,143.24	53,553.30		416,031.09	344,571.06	284,256.52
Connecticut General	128,230.17	2,432.09	810.47	8,672.09	5,914.98	2,409.65	12,000.00	37,632.60	4,278.60	6,708.56
Continental	187,124.91	57,621.22	10,070.60	3,361.95	32,888.93	1,478.95		72,819.90	3,848.37	33,079.26
Equitable	3,659,453.03	999,808.74			1,801,808.89		7,000.00	1,087,111.07	107,060.11	905,461.65
John Hancock	244,130.62	26,556.32	3,782.23	3,069.98	33,232.12	8,775.21		174,604.73	9,888.02	89,804.69
Manhattan	823,012.06	95,616.11	42,250.18		188,344.54	7,777.95	40,000.00	178,424.87	8,718.40	89,804.69
Massachusetts Mut.	533,532.58	37,888.75	18,073.42	208,805.43	128,912.61	70,343.90		209,487.09	29,130.67	80,002.97
Metropolitan	648,808.29	271,943.25	12,002.18		127,998.38	14,456.73	21,000.00	737,181.40	18,925.70	415,184.21
Mutual Life	7,989,718.11	2,834,160.71			3,138,431.69			1,300,183.59	226,057.69	736,218.92
Mutual Benefit	2,417,722.32	248,872.51	99,142.46	216,946.99	964,469.88	16,614.33		509,877.11	111,038.97	70,925.75
National	185,583.83	36,735.81	535.40		58,419.72	732.72		68,387.04	5,446.42	14,127.60
New England Mut.	1,354,540.00	118,584.09	69,852.29		481,371.46	52,215.15		289,428.67	32,512.49	110,238.95
New York Life	2,416,536.43	861,429.83	8,410.57		2,409,990.45	3,023.12		1,563,480.65	91,553.78	616,631.92
Northwestern Mut.	1,293,347.58	143,715.59	38,498.46	75,438.77	540,651.57	129,177.54		523,771.19	58,556.38	139,029.41
Penn Mutual	670,092.71	97,270.49	20,283.48		247,685.04	62,477.54		221,743.41	38,770.62	86,469.33
Phoenix Mutual	733,448.43	151,277.61	73,165.91	135,556.19		146,261.36	24,000.00	435,559.04	36,648.25	55,898.00
Provident Savings	25,712.75	6,660.41	3,325.87		2,441.02			38,859.19	1,652.35	13,704.95
State Mutual	190,500.41	14,040.50			87,353.16			94,588.23	6,038.03	19,974.92
Travelers'	1,125,225.50	28,230.82			46,596.87		96,000.00	858,524.90	32,979.87	171,332.64
United States	312,008.35	108,061.74	9,257.02		52,320.02			216,351.40	12,527.99	84,623.33
Union Mutual	617,649.43	27,509.36	38,148.00	51,344.54	46,596.87	23,338.00	30,775.76	139,616.67	11,817.25	55,438.15
Vermont Life	16,611.94	1,323.14	543.46	196.74	2,938.18		6,000.00	10,149.32	526.46	3,759.12

TABLE VIII.

Compiled from Annual Statements of Life Insurance Companies doing business in New Hampshire, made up to Dec. 31, 1883, and filed with the Insurance Commissioner, showing the number and amount of policies of the several companies in New Hampshire at that date, also the business transactions of the year 1883.

BUSINESS IN NEW HAMPSHIRE, YEAR 1883.									
Name of Company.	No. and amount of policies in force in this state. December 31, 1883.		No. of policies.	Am't of policies.	Premiums received.		Total cash and notes.	Losses incurred, and endowments falling due.	Amount of losses, annuities, and endowments paid in 1883.
	No. of policies.	Am't of policies			Cash.	Notes.			
Ætna Life.....	895	\$822,460	54	\$92,626	\$21,974.33	\$2,049.42	\$24,673.75	\$3,649.00	\$44,789.00
Connecticut Mutual.....	615	1,415,336	59	36,140	23,200.06	8,899.96	32,190.02	15,078.00	30,540.00
Connecticut General.....	27	24,442	10	10,000	508.32	.....	508.32	1,465.82	1,465.82
Continental.....	67	87,400	.....	.....	3,062.20	.....	3,062.20	10,737.00	8,950.00
Equitable.....	322	848,607	64	211,540	18,269.88	.....	18,269.88	1,800.00	4,360.00
John Hancock.....	150	74,610	4	4,297	940.98	47.00	987.98	3,046.00	3,046.00
Mutual Life.....	89	140,483	1	350	4,485.63	31.94	4,517.57	8,700.00	8,200.00
Massachusetts Mutual.....	1,338	2,180,914	170	412,500	59,464.72	6,812.84	66,277.56	47,616.00	43,345.00
Metropolitan.....	8	5,562	.....	.....	6,510.56	.....	6,510.56	3,442.22	3,442.22
Mutual Life.....	642	1,927,590	72	135,795	39,677.00	.....	39,677.00	103,450.54	103,450.54
Mutual Benefit.....	303	545,594	26	47,942	13,635.42	.....	13,635.42	13,786.00	12,786.00
National.....	66	124,100	5	16,000	3,742.70	.....	3,742.70	8,000.00	18,000.00
New England Mutual.....	278	508,300	8	21,009	3,372.89	803.70	4,176.59	17,392.00	19,992.00
New York.....	273	730,280	90	211,350	24,457.61	.....	24,457.61	6,804.53	5,000.00
Northwestern Mutual.....	97	230,021	47	106,701	5,960.85	197.86	6,158.71	1,000.00	1,000.00
Penn Mutual.....	82	163,500	30	143,500	5,903.34	1,404.00	7,307.34	.....	.....
Phoenix Mutual.....	425	483,306	20	25,552	14,146.21	203.00	14,349.21	3,150.00	14,150.00
Provident Savings.....	6	8,100	2	4,000	76.44	.....	76.44	.....	.....
State Mutual.....	94	47,720	7	14,500	4,097.65	.....	4,097.65	2,000.00	3,000.00
Travelers.....	1,650	2,763,293	1,800	2,075,257	26,415.23	.....	26,415.23	10,873.19	9,998.19
United States.....	66	43,305	10	14,191	1,295.91	.....	1,295.91	.....	.....
Union Mutual.....	284	295,063	20	28,867	6,570.70	705.00	7,275.70	19,152.40	19,152.40
Vermont.....	31	32,769	5	5,224	1,087.72	.....	1,087.72	.....	.....
Totals.....	7,680	\$12,522,675	2,025	\$3,617,942	\$288,976.35	\$21,804.72	\$310,781.07	\$220,782.70	\$345,787.17

MUTUAL RELIEF AND OTHER BENEFICIARY ASSOCIATIONS.

PROVIDENT MUTUAL RELIEF ASSOCIATION.—CONCORD, N. H.

Incorporated July 26, 1878. Commenced business Feb. 27, 1877.

President, Hon. B. F. PRESCOTT.

Secretary, A. C. HARDY.

Office, No. 32 Opera House Block, Concord.

Amount of actual cash assets Jan. 1, 1883..... \$2,771.31

INCOME DURING 1883.

For membership fees.....	\$541.00	
For semi-annual dues.....	1,545.96	
For assessments.....	33,053.44	
Postal cards.....	174.86	
Charters and new certificates.....	6.00	
		1
Total income.....		\$35,321.26
Total funds in hand during year.....		\$38,092.57

DISBURSEMENTS DURING 1883.

Cash paid for losses and claims.....	\$30,000.00	
Cash paid for compensation to agents and clerks.....	270.50	
Cash paid medical examiners' fees.....	104.30	
Cash paid for salaries or compensation of officers and employés..	1,450.00	
Cash paid for fixtures.....	7.00	
Cash paid for advertising.....	59.75	
Cash paid for miscellaneous items.....	595.99	
Total disbursements.....		\$32,487.54
Balance on hand.....		\$5,605.03

ASSETS JAN. 1, 1884.

Cash deposited in Mechanics Savings Bank..... \$5,605.03

Amount brought forward..... \$5,605.03

CONTINGENT ASSETS.

Assessments not yet due.....	\$3,407.40
All other property.....	150.00
Total	<u>\$3,557.40</u>
Aggregate amount of all assets	\$9,162.43

ASCERTAINED LIABILITIES JAN. 1, 1883.

Amount of all adjusted losses and claims not yet due..... \$4,000.00

CONTINGENT OR OTHER LIABILITIES.

Losses and claims on which no assessment has been made, admitted	2,000.00
Total ascertained and contingent liabilities.....	<u>\$6,000.00</u>
Balance to the credit of the association above ascertained and contingent liabilities	\$3,162.43

LOSSES AND CLAIMS PAID DURING YEAR.

Whole number of deaths.....	15
Whole amount paid beneficiaries.....	\$30,000.00

EXHIBIT OF MEMBERSHIP

Certificates of membership issued prior to January, 1883.....	2,286
Certificates issued during 1883	297
Certificates terminating in 1883,—15 by death and 38 by lapse.....	53
Certificates in force Jan. 1, 1884.....	2,418
Semi-annual dues for each \$1,000 indemnity.....	\$1.00

GRANITE STATE MUTUAL AID ASSOCIATION.—KEENE, N. H.

Incorporated August 15, 1883. Commenced business April 3, 1882.

President, Hon. EDWARD GUSTINE.

Secretary, EDWARD A. LYMAN.

Office, Keene, N. H.

INCOME DURING 1883.

For membership fees.....	\$11,114.00
For annual dues.....	1,437.50
For assessments.....	<u>10,191.13</u>
Total.....	\$22,742.63

Amount brought forward.....\$22,742.63

DISBURSEMENTS DURING 1883.

Cash paid for losses and claims.....	\$10,000.00
Cash paid for commissions to agents.....	8,569.50
Cash paid for medical examiners' fees.....	1,319 00
Cash paid for salaries of officers and employes.....	1,250.00
Cash paid for furniture and fixtures.....	24 50
Cash paid for advertising.....	125.40
Cash paid for printing, stationery, postage, and rent.....	1,116.33
	<hr/>
Total disbursements	\$22,404.73
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Balance deposited in Keene National Bank.....	\$337.90

LOSSES AND CLAIMS PAID DURING THE YEAR ENDING DEC. 31, 1883.

Whole number of losses and claims paid.....	4
Whole amount paid the beneficiaries.....	\$10,000.00

EXHIBIT OF MEMBERSHIP, &c.

Total present membership.....	1,629
Whole number of certificates in force.....	1,629
Gross amount of benefits represented therein.....	\$6,157,000
Total present membership in New Hampshire.....	1,532
Number of certificates in force in New Hampshire.....	1,532
Gross amount of benefits represented therein.....	\$5,834,000
Annual dues for each \$1,000 indemnity: \$1,000, \$2; \$2,000, \$2.50; \$3,000, \$3; \$4,000, \$3.25; \$5,000, \$3.50.	

ODD FELLOWS' MUTUAL RELIEF ASSOCIATION.—STRAFFORD COUNTY NEW HAMPSHIRE.

Commenced business November 1, 1870.

President, STEPHEN S. CHICK.

Secretary, A. S. PARSHLEY.

Office, Rochester, N. H.

Amount of actual cash assets Jan. 1, 1883. \$4,488.65

INCOME DURING 1883.

For membership fees.....	\$56.00
For assessments	17,518 76
	<hr/>
Total income.....	\$17,574.76
	<hr/>
Total funds in hand during year.....	\$22,063.41

Amount brought forward..... \$22,063.41

DISBURSEMENTS DURING 1883.

Cash paid for losses and claims.....	\$16,903.00
Cash paid for salaries to secretary and treasurer.....	125.00
Cash paid for compensation to directors of lodges.....	110.64
Cash paid for printing, postals, postage, and express.....	355.29
	<hr/>
Total disbursements.....	\$17,493.93
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ASSETS, JAN. 1, 1884.

Cash in hands of the treasurer.....	\$1,098.32
Cash in hands of the secretary.....	302.84
Deposited in Coheco Savings Bank.....	1,417.29
Deposited in Farmington Savings Bank.....	2,033.33
	<hr/>
Aggregate amount of all assets.....	\$4,851.78

LOSSES AND CLAIMS PAID DURING THE YEAR ENDING DEC. 31, 1883.

Whole number of losses or payments.....	17
Whole amount paid beneficiaries.....	\$16,703.00

EXHIBIT OF MEMBERSHIP.

Certificates of membership issued prior to Jan. 1, 1883.....	1,117
Certificates issued during the year.....	11
Certificates terminated in 1883,—by death, 11; by lapse, 50.....	61
Certificates in force Jan. 1, 1884.....	1,064

INSURANCE COMPANIES AND THEIR AGENTS.

The following comprises all the fire and life insurance companies of other states, licensed April 1, 1884, to do business in this state, together with the names of all the agents licensed to do business for each company.

[“If any person shall solicit or receive any risk or application for insurance, or receive money or value therefor, for any insurance company *or agent*, without license from the commissioner, he shall be punished for each offence by fine not exceeding one hundred dollars, one half to the use of the prosecutor.” See chapter 1, section 4, Laws of June session, 1870.]

FIRE INSURANCE COMPANIES.

ÆTNA, HARTFORD, CONN. Staniels, Allison & Co., Concord; Charles A. Tufts, Dover; W. P. Moulton, Exeter; Charles H. Pitman, Farmington; Crawford & Tolles, Great Falls; J. C. Campbell, Hillsborough Bridge; George Tilden, Keene; W. L. Melcher & Co., Laconia; E. J. Durant, Lebanon; James J. Barrett, Littleton; A. A. Woolson, Lisbon; L. B. Clough, Manchester; R. M. Wallace, Milford; J. G. Kimball, Nashua; R. C. Osgood, Newport; F. G. Clark, Peterborough; John Sise, Portsmouth; A. S. Parshley, Rochester; Charles F. Parker, Wolfeborough; George A. Emerson, Bristol; Geo. M. Stevens & Son, Lancaster; Timothy Murray, Newmarket; R. C. & H. S. Osgood, Claremont; Alfred R. Evans, Gorham; F. B. Osgood, North Conway; Burleigh & Adams, Plymouth; Leach & Barnard, Franklin; James H. Wilkinson, South Newmarket; H. W. Bond, Charlestown; J. H. Dudley, Colebrook; Bartlett & Shepard, Derry; Stearns & Jones, Bradford, Vt.

ACCIDENT INSURANCE CO., Montreal, Canada. H. S. Bull & Co., Albany, N. Y., General Agents; A. S. Parshley, Rochester; H. A. Randolph, Bristol; Caleb Richardson, Nashua; J. G. Lane, Manchester.

BRITISH AMERICA, Toronto, Canada. L. Jackman & Co., Concord; H. A. Redfield, Dover; G. M. Sanborn, Manchester; E. J. Copp, Nashua.

CITY OF LONDON FIRE. Morrill & Danforth, Concord; John Sise, Portsmouth; C. A. Field, Hanover; W. P. White, Lisbon; Crawford & Tolles, Great Falls; G. M. Sanborn, Manchester.

COMMERCIAL UNION, LONDON, ENGLAND. Morrill & Danforth, Concord; F. W. de Rochemont & Son, Portsmouth; Frank Freeman, Dover; John B. Pike, Lebanon; Elbridge J. Copp, Nashua; Edwin P. Richardson, Manchester; William H. Belknap, Exeter; D. K. Healey, Keene; B. F. Hale, Newmarket; F. H. Rollins, Plymouth; Leach & Barnard, Franklin.

CONNECTICUT FIRE, HARTFORD, CONN. Crawford & Tolles, Great Falls; W. G. Everett, Manchester; Charles H. Pitman, Farmington; A. S. Parshley, Rochester; F. W. de Rochemont & Son, Portsmouth; W. P. White, Lisbon; D. M. White, Peterborough; True E. Prescott, Laconia; Staniels, Allison & Co., Concord; J. G. Kimball, Nashua; Wm. C. Fox, Wolfeborough.

CONTINENTAL, NEW YORK CITY. W. L. Melcher & Co., Laconia; H. H. Holt, Lyme; G. A. French, Manchester; J. G. Kimball, Nashua; A. F. Howard, Portsmouth; D. M. White, Peterborough; A. S. Parshley, Rochester; Morrill & Danforth, Concord; H. A. Redfield, Dover; White & Pierce, East Jaffrey; R. S. & H. S. Osgood, Clare-

mont; Frank H. Rollins, Plymouth; D. K. Healey, Keene; J. J. & G. W. Barrett, Littleton; Jason H. Dudley, Colebrook; Geo. A. Emerson, New Hampton; R. E. Bean, Franklin Falls; Geo. M. Stevens & Son, Lancaster; Z. C. Perkins, Tilton; E. W. Baker, Antrim; Frank C. Sturtevant, Lebanon.

CITIZENS', PITTSBURGH, PA. Henry A. Redfield, Dover; L. Jackman & Co., Concord; G. M. Sanborn, Manchester.

DWELLING-HOUSE, BOSTON, MASS. Jackman & Co., Concord; Clarence M. Edgerly, Manchester; Caleb Richardson, Nashua; T. D. Somes, Laconia; Samuel Dodge, Portsmouth; Arthur Pruden, Dover.

EQUITABLE FIRE AND MARINE, PROVIDENCE, R. I. Geo. A. French, Manchester; J. B. Parker, Nashua.

FIRE ASSOCIATION, PHILADELPHIA, PA. Samuel Dodge, Portsmouth; H. A. Redfield, Dover; Dexter Chase, Lancaster; Crawford & Tolles, Great Falls; John C. French, Manchester; K. E. Dearborn, Bristol; W. C. Fox, Wolfeborough; Burleigh & Adams, Plymouth; C. O. Eastman, Claremont; Jackman & Co., Concord; John O. Sullivan, Littleton; Daniel K. Healey, Keene; Clinton S. Averill, Milford; N. T. Greenwood, New London; Caleb Richardson, Nashua.

FIRE INSURANCE ASSOCIATION, LIMITED, LONDON. Clarence M. Edgerly, Manchester; L. Jackman & Co., Concord; E. J. Copp, Nashua; George Tilden, Keene; Crawford & Tolles, Great Falls.

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Imperial Fire, 33 Pine street, New York city.....	Henry D. Sherred.....	R. D. Alliger.....	28-33
Insurance Company of North America, Philadelphia, Penn.....	Charles Platt.....	Greville E. Fryer.....	28-33
Insurance Company of State of Pennsylvania, Philadelphia, Penn.....	Henry D. Sherred.....	J. H. Hollinshead.....	28-33
Lancashire, 40 Pine street, New York city.....	Henry D. Sherred.....	Henry Robertson.....	28-33
Lion Fire, 64 Pearl street, Hartford, Conn.....	Henry D. Sherred.....	M. Bennett, Jr.....	28-33
Liverpool and London and Globe, 45 William street, New York city.....	Henry D. Sherred.....	James E. Pulsford.....	28-33
London and Lancashire, 53 Devonshire street, Boston, Mass.....	Henry D. Sherred.....	Scull & Bradley.....	28-33
London and Provincial, 32 Pine street, New York city.....	Henry D. Sherred.....	John C. Mills.....	28-33
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Merchants and Farmers' Worcester, Mass.	John D. Washburn.....	E. B. Stoddard.....	28-33
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New York Bowery Fire, 139 Broadway, New York city.	John A. Delaney, Jr.....	Henry Griffen.....	28-33
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North British and Mercantile, 54 William street, New York city.	John W. Brooks.....	Henry H. Hall.....	28-33
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FORTIETH ANNUAL REPORT

OF THE

RAILROAD COMMISSIONERS

OF THE

STATE OF NEW HAMPSHIRE,

1884.

CONCORD:

PARSONS B. COGSWELL, PUBLIC PRINTER.

1884.

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Part I.

COMMISSIONERS' REPORT.

STATE OF NEW HAMPSHIRE.

To the Legislature :

The Railroad Commissioners of New Hampshire present their first annual report under the new law, or the fortieth annual report under the general laws of the state.

So little time has elapsed since the commissioners entered upon their duties, that they might well have limited this report to the usual statistics and the briefest comments. Under any intelligent examination, however, the subject is one that grows rapidly. The law requires, in addition to the abstracts and tables of the returns, all such statements, facts, and explanations as will disclose the actual working of the system of railroad transportation, in its bearing upon the business and prosperity of the state, and such suggestions as to its general railroad policy, or any part thereof, or the condition of affairs, or conduct of any railroad corporation, as may seem to it appropriate. In pursuance of these requirements this report is devoted,—

(1) To the present condition of the railroads of the state, and to the bearing of the transportation question upon the business of the state.

(2) To inspections.

(3) To complaints.

(4) To returns.

PRESENT CONDITION OF THE RAILROADS OF NEW HAMPSHIRE.

The railroad mileage of the state has not been increased the past year, and there is no present prospect that any addition will be made during the current year. All the principal points of business in the state are now provided with railroad facilities, and were there an extension from Groveton to Colebrook,

there would be but little to suggest in the way of additional mileage for a considerable period to come. The entire mileage of the state is 1,041.62 miles. This aggregate, though apparently small compared with the mileage of states of greater territorial extent, is relatively large. There is no point where there is any considerable water-power in the state which is not accessible by rail. In many cases, as at Keene, Rochester, Dover, Great Falls, Salmon Falls, Nashua, Peterborough, and Claremont, there are two or more independent railroads furnishing facilities of transportation. Notwithstanding these additional facilities, it is not at all clear that the towns and cities enjoying them are more prosperous than others with only a single railroad management. Manchester, Franklin, Farmington, Laconia, Lake Village, Lebanon, and Littleton are as prosperous as any places in the state of their class. The advantages supposed to be derived from rival lines have never equalled the anticipations of their builders, and with rare exceptions these enterprises have been financial failures. The business of the new lines, always small at first, has increased slowly, and only with the lapse of years, in several cases, has the growth of business sufficiently added to the earnings to pay running expenses. If the construction of branches or new lines not warranted by the state of business is attended with more difficulty hereafter than heretofore, it will be no public loss. Or, rather, if the demand for a new line or branch is more critically examined hereafter, and its construction made to depend upon actual business and convenience, both present and prospective, which shall be clearly demonstrated, both the railroads and the state will be the gainer.

It is obvious that the development of the present main lines and branches is substantially the sole business of the present railroad management of the state. The main question is, not to provide capital for new lines, but to develop business on the old lines, to the end that fair dividends may be earned, the public be the better and more safely accommodated, and the lowest reasonable rates of transportation secured. To the early and constant realization of these objects, it is necessary that the operating status of the railroads of the state shall be settled for a long and definite period. The legislation of last year will effect this object if it is permitted to stand, and it is immaterial whether

the end is reached by consolidation, lease, or contract, provided the period of time covered is long enough to constitute a settlement. The sooner the railroads of this state, in their operating management, become parts of appropriate systems, with their boundaries as well defined in substance as the boundaries of counties and states, the sooner will the management settle down to the performance of its duties on strictly business principles. So long as a feudal system of reprisal and aggrandizement prevails in railroad management, so long must rates be high, the public accommodation little consulted, and even life and property rendered insecure. When the railroads of this and of other states become divided into a few permanent systems, both as regards local and through business, then the management will necessarily be directed to the perfection of details by which the greatest safety, economy, comfort, convenience, despatch, and enterprise in operation will be achieved, united with low rates and fair dividends.

Nearly all the main lines of railroad in the state are provided with steel rails. It is not yet precisely known what advantage in service steel has over iron rails, but competent authority puts it at six-fold. One experiment that has come under our notice establishes a seven-fold advantage. As the experiment is incomplete, the ratio is certain to be still greater. It is thirteen years since the first steel rails were laid in this state. The price then was \$102.50 per ton, and the manufacture was almost exclusively foreign. Under the policy which has encouraged the manufacture of steel rails in this country, the price has fallen to \$30 per ton, and the output has risen from 38,250 tons in 1871 to 1,295,740 tons in 1883.

The road-beds of the main lines are in excellent condition, and it would be difficult to say which excels. The diligence displayed in this direction leaves little ground for criticism. Where renewals of rails or ties are required, they are generally made promptly. Culverts and bridges are renewed with the stronger and more enduring material of granite and iron. Thus permanent ways are becoming the rule, and the security which results is seen in the entire freedom from train accidents from these sources. Experience shows, that in the construction of bridges the ties should be placed not more than three inches

apart, or should be heavily floored. In case of derailment the ties would support a derailed wheel instead of yielding to it. Especially would this be the case if there were proper guard rails, securely pinned to the ties, to prevent them from moving in case of derailment. Guard rails, generally of iron, are provided on the bridges and culverts of the principal lines, but there are several exceptions that ought to be remedied. The spacing of the ties on most of the bridges is too great, and in future construction this point cannot be too carefully considered.

While much can be said for the taste and enterprise displayed in many of the railroad stations, much remains to be done to render the remainder types of good taste and convenience. Most of the structures built or reconstructed within five or ten years are roomy, attractive, and wholesome, but many of those built anterior to that time are sadly deficient in one or more particulars. In some cases an ample awning is wanting, or the paint is worn off. In others the water-closets are defective and unwholesome, while the waiting-rooms of other stations have the general appearance of the business-room of a country hotel of forty years ago. The general policy is to replace the old stations with attractive modern structures, supplied with wholesome appointments in all respects. The expense attending such a policy is not great outside the cities, while the advantage to the road is seen in the increased good will of the travelling public, and the enhanced pride of the community where the station is located.

One railroad, the Boston & Maine, is deserving of special mention for the liberal policy which the management pursues as to its stations and the grounds attached to them. First, second, and third prizes of fifty, thirty, and twenty dollars respectively, are awarded annually to the agents who have "kept their grounds and stations in the best and most attractive order." Under the stimulus of this policy the eye of the traveller on this road is delighted with the neat and artistic effects attained. The cost to the corporation is trifling, but were it threefold greater, the pleasing and favorable impressions made upon the public would more than compensate for it. Such a policy deserves general emulation in a state which is annually becoming

a greater resort for summer sojourners drawn from nearly every state in the Union. In this connection it seems proper to suggest that these iron highways of the state should not be the receptacles, except temporarily, of old ties, worn out rails, or any *débris*, which only serve to mar the scenery or tempt to some malicious mischief or costly disaster.

The passenger and freight equipments of the several railroads in this state are fully up to the best standards. The Westinghouse brake and Miller platform are in use on all passenger trains on the main lines. These have now been in use on the principal roads of the country for twelve years, and in this state for a period nearly as long. As preventives of accidents, especially those formerly arising from telescoping, no inventions have equalled these. A very great advantage has been gained also in the starting and stopping of trains. The prolonged jolt and jar, formerly so common, has given place to a movement in the starting and stopping of trains that is hardly perceptible. This has done away with one of the worst annoyances in railroad travel, besides adding immensely to the security of life.

The passenger cars now turned out at the shops of several of the principal railroads in this state are models of comfort and elegance, with every improvement that the ingenuity of the past few years has suggested. Many passenger cars are now heated by steam or hot air, which adds greatly to the equability of the heat, and greatly lessens the danger in case of accident.

RAILROAD MILEAGE IN THE STATE.

Steam Railroads.

The total length of railroads in this state, including main lines and branches, is 1,041.62 miles. The total length of sidings, reported and estimated, is 203.61 miles; and the total length of double track, 65.09 miles. The total length of track, counting the double track and sidings as so much additional single track, is 1,310.32 miles. The mileage of railroads in this state during the last ten years has been as follows:

1883	1882	1881	1880	1879	1878	1877	1876	1875	1874
1,041.62	1,011	1,008	1,005	1,005	1,005	1,001	1,001	939	939

Horse Railroads.

The total length of horse railroads is 12 68 miles. Length of sidings and switches, .5 mile. Total length of track, measured as single track, 13.18 miles. The mileage of horse railroads in the state has been as follows since the first year's construction :

1882	1880	1878
12.68	7.37	2.37

CAPITAL STOCK AND DEBT.

The capital stock of the corporations owning or operating railroads in this state is \$32,212,840.27. This includes the entire capital stock of the Boston & Maine, the Portland & Ogdensburgh, the Nashua & Lowell, Portland & Rochester, Nashua, Acton & Boston, and Worcester, Nashua & Rochester. Making proper deductions for the capital stock of these corporations expended in other states, the capital of the New Hampshire railroads proper would closely approximate \$23,000,000.

The funded indebtedness of the New Hampshire railroads proper is \$8,987,600. The floating debt, approximately estimated, is \$1,500,000.

GROSS EARNINGS AND EXPENSES.

The total earnings of the corporations owning and operating railroads in this state for 1883 were as follows :

Passengers,	\$8,037,876.63
Freight,	9,319,094.45
Other sources,	830,637.49
Gross earnings,	\$18,187,608.57

The gross expenses of the corporations owning and operating railroads in this state for 1883 were \$13,205,034.81. Net income, \$5,078,691.40.

GROSS INCOME FOR SIX YEARS.

The gross income of six leading and distinctively New Hampshire railroads for the past six years shows a steady increase

with the exception of one year. The roads included are the Boston, Concord & Montreal, Cheshire, Concord, Concord & Claremont, Manchester & Lawrence, and Northern. The gross income of these roads for the first six years has been as follows :

Year.	Gross Income.	Increase.	Per cent. Increase.
1878	\$2,659,877.35	.....	.....
1879	2,503,688.70	*\$156,188.65	*5.872
1880	2,722,839.02	219,150.32	8.753
1881	3,119,290.18	396,541.16	14.56
1882	3,594,602.61	475,312.43	15.238
1883	3,688,047.47	93,444.86	2.599

NET INCOME FOR SIX YEARS.

The total increase of gross income in these six years was \$1,028,170.12, or 38.65 per cent. For the same period the net income of these roads has been as follows :

Year.	Net Income.	Increase.	Per cent. Increase.
1878	\$792,936.37	.....	.....
1879	749,072.07	*\$43,864.30	*5.532
1880	757,709.61	8,637.54	1.153
1881	866,175.73	108,466.12	14.315
1882	809,175.63	*57,000.10	*6.581
1883	1,039,150.54	229,974.91	28.421

The total increase of net income in these six years was \$246,214.17, or 31.05 per cent.

* Decrease.

EXPENSE AND INCOME.

The following table shows the expense and gross income of the Boston, Concord & Montreal, Concord, Cheshire, Concord & Claremont, Manchester & Lawrence, and Northern railroads for a period of six years :

Year.	Gross Income.	Expense.	Per Cent.
1878	\$2,659,877.35	\$1,866,940.98	70.188
1879	2,503,688.70	1,754,616.63	70.081
1880	2,722,839.02	1,965,129.41	72.172
1881	3,119,290.18	2,253,114.45	72.232
1882	3,594,602.61	2,785,426.98	77.489
1883	3,688,047.47	2,648,893.93	71.824

Average for the six years, 72.582%.

EXPENSE PER MILE.

The following table shows the cost per mile of operating the Boston, Concord & Montreal, Concord, Cheshire, Concord & Claremont, Manchester & Lawrence, and Northern railroads for a period of six years :

Operating Expense for Six Years.

Year.	Expense.	Miles.	Cost per Mile.
1878	\$1,866,940.98	551.54	\$3,384.96
1879	1,754,616.63	551.64	3,181.30
1880	1,965,129.41	551.54	3,562.98
1881	2,253,114.45	551.54	4,085.13
1882	2,785,426.98	551.54	5,050.27
1883	2,648,893.93	573.00	4,622.85

Average cost per mile for six years, \$3,985.38.

AVERAGE FARES.

Below we give the average rate of fare per mile, not including season tickets for local passengers, on thirteen railroads of the state; also the average rate of fare per mile received from passengers to and from other roads, the average rate of fare per mile for season-ticket passengers, and the average rate of fare per mile received from all passengers.

RAILROAD.	Average rate of fare per mile (not including season tickets) for local passengers.	Average rate of fare per mile received from passengers to and from other roads.	Average rate of fare per mile for season ticket passengers.*	Average rate of fare per mile received from all passengers.
Monadnock.....	4 cts.	4.2 cts.	2.5 cts.	4.1 cts.
Sullivan County.....	3.5	2.766	.62	2.777
Boston & Maine.....	2.574	1.684	.812	1.971
Concord.....	3.12	1.84	.59	2.48
Manchester & Lawrence....	3.27	1.99	1.23	2.78
Boston, Concord & Montreal	4.	3.	.....	3.10
Cheshire.....	3.15	2.98	1.93	3.05
Wor., Nashua & Rochester.	3.81	2.75	.85	2.74
Fitchburg.....	2.21	2.24	.77	1.77
Peterboro' & Hillsboro'....	4.	.....	1.03	.....
Northern.....	3.5	1.73	.95	2.52
Concord & Claremont.....	3.5	1.7	.78	3.23
Portland & Rochester.....	.....	3.5	1.	2.5

* Reckoning twelve passengers per week for time of season ticket.

AVERAGE FREIGHTS.

Below we give the average rate of local freight per ton per mile, as per tariff rates, on thirteen railroads of the state; also the average rate of freight per ton per mile received from freight to and from other roads, and the average rate of freight per ton per mile received from all freight.

RAILROAD.	Average rate of local freight per ton per mile, as per tariff rates.	Average rate of freight per ton per mile, received from freight to and from other roads	Average rate of freight per ton per mile received from all freight.
Boston & Maine.....	3.11 cts.	1.20 cts.	2.24 cts.
Boston, Concord & Montreal .....	.....	.59	.....
Concord.....	3.3	1.3	1.9
Concord & Claremont.....	8.2	1.6	7.86
Cheshire.....	5.	1.313	1.34
Fitchburg.....	3.63	.82	1.19
Manchester & Lawrence	5.	1.2	2.6
Monadnock	10.	8.41	8.65
Northern.....	4.007	.00.76	.00.634
Portland & Rochester.....	.....	.....	.....
Peterborough & Hillsborough .....	.....	.....	.....
Sullivan County.....	.....	.01.099	.01.127
Wor., Nashua & Rochester..	2.77	2.24	2.34

DIVIDENDS.

Of thirty-five corporations making returns for 1883, twenty-four paid dividends varying from 2.5 to 10 per cent. One paid 2.5 per cent.; four paid 3 per cent.; one paid 4.5 per cent.; nine paid 6 per cent.; one paid 6.5 per cent.; three paid 7 per cent.; two paid 8 per cent.; and three paid 10 per cent. The average is 6.1 per cent. The total amount paid in dividends was \$1,842,217.50. This amount exceeds the amount paid in 1882 by \$28,740. It exceeds the amount paid in 1881 by \$220,869. In a period of widespread depression in railroad securities, the railroads of this state have shown an exceptional stability, and steadily increasing earnings.

STOCKHOLDERS.

The number of New Hampshire stockholders in our own railroads is 5,233, as appears by the returns. The returns of five roads are defective in this respect, however, and the number will be considerably increased by the full report which will be required in the next returns. The amount of stock held in the state in the roads reported is \$7,562,020. The whole number of stockholders in these roads is 15,794.

CROSSINGS AND STATIONS.

The number of grade crossings in the state is 674. The number at which there is no flag man or signal is 642. The number of overhead crossings is 89. The number of crossings under grade is 47. The total number of stations is 269.

RAILROADS IN RELATION TO THE STATE.

We have already indicated the true policy to be pursued by the railroads towards the business interests of the state. The problem is essentially one of details. So far as our observation enables us to judge, the problem is well understood, and in course of successful solution by the railroad managers. There is no railroad management in the state, so far as we know, which does not stand ready to lend every reasonable encouragement to the projectors of business along its lines. If a new hotel is to be built in the mountains or by the lakes, or a new

industry established by some unimproved water-power, or an expansion to be made where a village or city already exists, substantial encouragement is offered, or should be, as to rates and facilities. This attitude cannot be too highly commended or too liberally cultivated. The local traffic is the backbone of every railroad's business. It is the main source of net earnings. On at least two of the important railroads of the state complaint is made that much of the through business does not pay operating expenses. No such complaint lies against local traffic, unless in the case of a very new road where business is yet to be developed. In this case the loss, if any, is not on what is done, but on the enforced use of facilities that are only partially employed. To save the loss there is no possible remedy except to add passenger to passenger and freight to freight. The same rule applies to increase of profits. The local business and population must be increased. In whatever proper direction, then, any railroad management can encourage local business by extending facilities and offering favorable rates, in that way only can it best subserve its own interests and the business of the state.

In this connection we venture a suggestion which may have an important bearing on the prosperity of the railroads and the state. The law giving equality of facilities and terms is a proper and sound one, but it is not calculated to serve all business alike. The well-established concern whose market is made can afford to pay higher rates than a new and struggling enterprise that has everything to achieve. Only through an increase of freights consequent on an increase of business can lower rates come to the established business of a place. Should a new and uncompetitive business be given a reduction of fifty per cent. from schedule rates for a term of three or five years, the beneficial though indirect result would soon be felt by all the business interests of a given locality through such increase of the general volume as would enable the corporation to make a general reduction in rates. A permissive act to this effect is well worthy of consideration. Especially is this the case in view of the growing competition which our manufacturers encounter from the South and West. Essentially dependent on manufacturing for its continued growth and prosperity, what

ever will reduce the cost of manufacturing in New England, through the cheapening of transportation, will contribute materially to that dependence.

FARES AND RATES.

The statute requires that this board shall "fix tables of maximum charges for the transportation of passengers and freights upon the several railroads operating within this state, and shall change the same from time to time as in the judgment of said board the public good may require; and said rates shall be binding upon the respective railroads." No graver or more difficult duty is imposed on this board than is found in this provision of the law. It has received much consideration during the months that the board has been in existence, but the very gravity of the subject has forced the conclusion that no hasty or ill-considered action should be taken. This conclusion has been strengthened by the absence of any complaint that existing passenger fares or freight rates are too high. In the absence of any complaint, the board has deemed it wise to obtain as full a knowledge of the subject as practicable before taking or suggesting action. The board regards its duty under the law as imperative, and on complaint, or as soon as tables of maximum charges can be fully and justly matured, the subject will receive proper action at our hands.

STEEL RAIL.

The total length of steel rail laid on the railroads of the state, as indicated by the returns, is 528.08 miles, or 47.80 per cent. of the whole mileage, counting double track as single track.

COMPLAINTS TO THE BOARD.

The method of procedure before this board is a simple one. On complaint in writing of any citizen or patron against a railroad, the manager or superintendent of the road is immediately notified of the complaint. Unless answer is made that the ground of complaint will be removed or remedied, a day is indicated for a hearing, usually at the office of the board in Concord, or, if that would be specially inconvenient to the party aggrieved, then the hearing is held at the locality of the grievance.

Complaints have not been numerous, yet the periods have been short when no case has been before the board. In every case the complainant and respondent have been patiently and impartially heard, the decision of the board has been unanimous, and the finding or recommendation has been accepted in every instance but one. In the exceptional case, where a question of divided jurisdiction arose, the recommendation and authority of the board within the state were finally accepted.

The experience of this board in the matter of complaints has been similar to that of railroad commissions in other states. At the outset of their existence the public are unfamiliar with their methods, and there is a hesitancy to appeal to an untried tribunal for redress. Gradually the public come to see that a railroad commission is a board of arbitration between the railroads and themselves, with no province or purpose except to arrive at the facts and the law by the most direct and inexpensive methods, and then to reach a conclusion that the facts and the law will alone warrant. It is unnecessary to say that this has been the rule of action of this board. It would be impossible for any board to adopt a different rule without losing its own self-respect and the confidence of the people at the same time. With a commission adhering inflexibly to this rule, the conclusion is inevitable, if complaints are few, that the railroads as well as the commission are fulfilling their duties to the public. That community is fortunate not where justice is dealt out most frequently, but where there is least occasion that it should be dealt out at all.

SAFETY FREIGHT-CAR COUPLER.

The chief need of employ  s on freight trains, as a preventive of accidents in coupling cars, is a safety car-coupler which will not require the employ  s to go between the cars to effect a connection. The risks of this service are very great; not necessarily fatal, but often attended with serious consequences. Within the year wide attention has been directed to this subject. Legislatures have acted, many public tests of inventions have been made, and several of our own roads are experimenting with appliances. Experiments made this season on the Boston & Maine, the Eastern, and the Boston & Lowell roads have been

tolerably successful. A continuance of the experiments will soon demonstrate the utility or worthlessness of the mechanism. Such experiments are better than any that the state can institute. In the nature of the case they must be thorough and conclusive; and when an appliance has passed this test and that of the trained mechanics in charge of it, the state will be prepared and warranted in providing by law for the general adoption of the appliance. During the progress of the experiments, until a success is practically and conclusively demonstrated, it seems to be neither the part of duty nor of prudence for a board of railroad commissioners to recommend a particular invention. Experimental tests of all reasonable and needed appliances may well be recommended: and no enterprising and competent management, unless deterred by financial inability, will fail to devote some time and money to practical tests of the improvements that our mechanics and inventors are constantly making in the entire field of railway appliances.

The most advanced position on this question was taken by the legislature of Connecticut in 1882, by the passage of an act requiring every railroad corporation owning or operating railroads in that state to attach safety couplers to all freight cars thereafter built or purchased for use on its road. The law has been complied with generally by the railroads of that state, and a safety coupler is now in use upon some seven hundred cars. The test is not conclusive, but one road reports no failure in a year's use. The railroads of New York are required to use coupling-sticks, but this method is clumsy and in general disuse. A statute requiring new cars to be provided with an automatic coupler, approved by the commissioners upon sufficient test and investigation, is demanded by a proper regard for the safety of railroad employes. By the adoption and enforcement of similar legislation in all the states, a uniform system would soon prevail, and the cause of many accidents be almost wholly removed. The method of coupling freight cars by hand has little more to commend it on the score of safety and enterprise than the swinging doors of freight cars, which were long since displaced by slide doors.

DISPUTED JURISDICTION.

The necessity for the creation of a national commission on inter-state commerce is gradually becoming greater. In the period, considerably less than a year, that this board has been in existence, two important cases have engaged its attention, that involved questions and principles of disputed jurisdiction. These cases will be found given at length in their appropriate place in this report. In the one case the decision was acquiesced in as equitable and expedient. In the other case it is still a matter of contest, having been transferred by this board to the attorney-general.

A national commission of three or five persons would be burdened with business, or it would be necessarily restricted in its jurisdiction. The railroads of the country are of vast extent and complicated relations. Their length at the close of 1883 was 121,592 miles, and the share capital was \$3,708,060,583. The number of passengers carried on the railroads of the country in 1883 was 312,686,641. The freight transported by rail in the same year was 400,453,439 tons.

A large number of the questions of an inter-state character that arise are necessarily confined to contiguous states. Much might be gained in a speedy and direct decision of such cases, could they be determined by the existing state boards sitting together. Unless some such provision is incorporated in the national law, it may be found difficult for a national board to attend to the duties in so vast a field as the United States. It would be nearly as easy for the already burdened supreme court of the United States to attend to its own proper duties and those of the United States circuit and district courts combined.

Bills for the establishment of a board of commissioners of inter-state commerce have been reported in each branch of congress. These bills are alike in many respects, but the house bill gives to the commissioners much larger powers than are found in the senate bill. The latter measure much resembles the state commission laws that rely on equity and public opinion to give effect to the commission's decisions and recommendations. National legislation on this subject is not likely to be much longer deferred.

SUPPLEMENT TO EXPENSE AND INCOME.

The following tables will show in detail the expense and gross income of the roads named for a period of six years :

BOSTON, CONCORD & MONTREAL RAILROAD.

Year.	Gross Income.	Expense.	Per cent.
1878	\$654,272.20	\$453,171.84	69.26
1879	590,550.49	388,931.88	65.86
1880	678,123.34	477,251.46	70.38
1881	797,556.49	586,172.85	73.50
1882	902,906.85	669,157.54	74.11
1883	914,607.32	700,248.66	76.56
Total for 6 years	\$4,538,016.69	\$3,274,934.23	72.17

CHESHIRE RAILROAD.

1878	\$523,762.80	\$445,606.71	85.08
1879	519,203.62	441,711.40	85.07
1880	487,449.37	399,694.94	82.00
1881	602,750.46	489,152.46	81.15
1882	622,595.25	538,184.58	86.44
1883	634,524.26	524,438.48	82.65
Total for 6 years	\$3,390,285.76	\$2,838,788.57	83.73

CONCORD RAILROAD.

Year.	Gross Income.	Expense.	Per cent.
1878	\$771,171.58	\$464,034.13	60.17
1879	733,004.20	449,622.39	61.34
1880	870,088.65	607,295.76	69.80
1881	955,000.47	629,999.18	65.97
1882	1,258,419.85	993,116.64	78.92
1883	1,264,816.28	825,158.86	65.24
Total for 6 years	\$5,852,501.03	\$3,969,226.96	67.82

CONCORD & CLAREMONT N. H. RAILROAD.

1878	\$145,718.02	\$96,918.24	66.51
1879	139,020.36	101,262.36	72.83
1880	139,854.69	90,166.57	64.48
1881	140,570.89	91,794.79	65.30
1882	151,220.16	110,644.72	73.17
1883	158,249.44	107,067.89	67.66
Total for 6 years	\$874,633.56	\$597,854.57	68.36

MANCHESTER & LAWRENCE RAILROAD.

Year.	Gross Income.	Expense.	Per cent.
1878	\$100,921.40	\$60,318.52	59.77
1879	95,036.16	53,586.75	56.39
1880	108,317.23	64,153.79	59.23
1881	123,395.14	58,201.53	47.17
1882	131,056.45	68,648.52	52.38
1883	128,419.17	75,458.10	58.75
Total for 6 years	\$687,145.55	\$380,347.21	55.35

NORTHERN RAILROAD.

1878	\$464,031.35	\$346,891.54	74.76
1879	426,873.87	319,501.85	74.85
1880	439,005.74	326,566.89	74.39
1881	500,016.73	397,793.64	79.56
1882	528,404.05	405,674.98	76.77
1883	587,431.00	416,544.94	70.91
Total for 6 years	\$2,945,762.74	\$2,212,973.84	75.12

RETURNS.

Owing to the fact that this board was not appointed until the year had nearly expired for which returns were by the new law required to be made, insuperable difficulty was found in carrying out some of its provisions. As soon as the board was organized its attention was given to the preparation of a new form of returns, and the form was substantially adopted which was in use on the railroads in Massachusetts operating railroads in this state. Blanks were issued as seasonably as practicable. Owing to the changes required by the new form, and the inability of some of the roads to comply with all the details, some of the returns are wanting in essential particulars. It has not been deemed necessary, except in a few instances, to request corrections, but it will be expected in future that all returns will be as complete as it is possible to make them. Returns that are found to be defective or erroneous will require to be amended, as the statute provides, within fifteen days.

ACCIDENTS.

The whole number of persons killed on the railroads of the state during the year was 16 ; whole number injured, 26. Of the fatal casualties only one occurred among passengers. The returns as to injuries are not complete. This is especially true as to accidents arising from coupling freight cars. The return of one road shows a large number of casualties from this cause. If the returns of all the roads were equally complete, the total would show, as in other states, the pressing need of a less dangerous method of coupling freight cars.

O. C. MOORE,
E. B. S. SANBORN,
E. J. TENNEY,

Railroad Commissioners.

Concord, June 2, 1884.

Part II.

RAILROAD INSPECTIONS.

CONCORD RAILROAD SYSTEM.

Line of Road. Nashua to Concord, 34.53 miles, double track. Branch: Hooksett to Suncook, 2.5 miles. Leased: Concord & Portsmouth Railroad, 40.5 miles; Suncook Valley Railroad, 20 miles; Nashua, Acton & Boston Railroad, 20.21 miles, of which 4.75 miles are in New Hampshire. The Concord road also substantially owns and operates the Manchester & North Weare Railroad, 19 miles, and operates the Manchester & Lawrence Railroad, 22.39 miles, to the state line. Total mileage, 163.88 miles.

CONCORD RAILROAD.

The inspection of this road was made by the full board, accompanied by the president and superintendent. The roadway is well fenced, and fences in good repair. Roadway not wholly clear of weeds or *débris*. Road-bed in first-class condition, ballasted with gravel to the depth of a foot, and alignment nearly faultless. The track is steel rail, 67-pound in the main, displacing 57-pound steel. The joints are well sustained with angle and fish plates, and all culverts, cattle-passes, and bridges are provided with iron guard-rails. All the bridges on this road are heavy wood truss bridges, the larger of the Howe pattern, resting on stone buttresses and piers. The bridges are very carefully watched. The bridge over the Nashua river at Nashua was condemned the past year, and an iron parabolic truss bridge will at once displace it. Iron girders have recently taken the place of wood under the culverts. The stations are in good order. The old freight station at Nashua, erected a quarter of a century ago, has been reconstructed and enlarged, and now presents a tasteful modern appearance. A large modern passenger station, of brick, with a train-house of iron, has been commenced at Concord, and when completed, by the summer of 1885, will be the finest passenger station in the state. The

motive power and rolling stock are well maintained. Additions and repairs are constant. Nineteen out of forty locomotives are equipped with the Westinghouse train brake, and forty-four passenger cars, all in use, have the Miller platform and train brake. The cars are tidy and modern. The road has no parlor cars of its own. Well equipped construction and repair shops for locomotives and cars are maintained at Concord.

CONCORD & PORTSMOUTH RAILROAD.

Line of Road—From Portsmouth, on the seaboard, westerly, to Manchester, on the Merrimack, 47.5 miles. Chartered July 1, 1845. In 1861 the road was leased to the Concord Railroad for ninety-nine years, at an annual rental of 7 per cent. upon \$350,000, and \$500 additional to maintain expenses of organization. Inspection made by the full board, accompanied by the superintendent of the Concord Railroad. The roadway is not free from weeds and occasional old material. It is well fenced; fences in good condition, and crossing warnings properly maintained. The alignment of the road-bed is imperfect; work is in progress, and some of the worst sags will soon be remedied. The road-bed is generally well ballasted, and ties and rails are in fair condition for the heavy coal traffic to which the road is largely subjected. The stations are in good condition; and at Portsmouth a marked change for the better has been made by joint use of the Eastern Railroad station, which has been enlarged and improved.

MANCHESTER & NORTH WEARE RAILROAD.

Line of Road—From Manchester to North Weare, crossing the Merrimack, running westerly nineteen miles, all in Hillsborough county. Originally chartered in 1846 as the New Hampshire Central Railroad Corporation. In 1858 this portion of the road was rechartered as the Manchester & North Weare Railroad. The rails between North Weare and Henniker were taken up, and the property purchased in 1859 at a trustee's sale by the Concord Railroad, by which the North Weare road has since been owned and operated. No separate accounts are kept, but a nominal organization is maintained. The inspection was made by the full board, accompanied by the president and

superintendent of the Concord Railroad. The roadway is not free from weeds and old material, but is well fenced and ditched; alignment imperfect. The road-bed is fairly ballasted, and ties fairly renewed. The road is in fair condition for the traffic. A policy of renewing the stations has been adopted. Two have been rebuilt, and are well appointed and attractive. The others are to be renewed, and should be as soon as practicable, as they were erected at the opening of the road, and are inadequate and hardly presentable. This road is opening up a considerable summer business, and is destined to be an important factor in that direction.

SUNCOOK VALLEY RAILROAD.

Line of Road—Extends from Suncook village to Pittsfield, 17.37 miles. Chartered July 1, 1863; built in 1868; road opened in 1869. On the 1st of January, 1870, the road was leased to the Concord and Manchester & Lawrence railroads for forty-two years, at an annual rental of six per cent. upon \$240,000. The accounts are merged in the accounts of the Concord Railroad, which operates the road. The inspection was made by the full board, accompanied by the president and superintendent of the Concord Railroad. The roadway is properly fenced and ditched. The road-bed is well ballasted, and the track in good working condition. Recent repairs on bridges, including two new truss bridges, and the filling of the piling near Epsom station, have put the bridges on this line in substantial condition. The stations are serviceable, tidy, and convenient.

MANCHESTER & LAWRENCE RAILROAD.

Line of Road—From Manchester to the Massachusetts state line, 22.39 miles, and thence by the Methuen Branch to Lawrence, Mass., 3.75 miles. The latter is owned by the Boston & Maine Railroad, but is operated as a part of the Manchester & Lawrence Railroad at an annual rental of \$11,000. The Manchester & Lawrence Railroad has an independent organization, and its accounts are kept separately by the Concord Railroad, by which it is operated, and ten per cent. dividends paid to the stockholders. Inspected by the full board, accompanied by the president and superintendent of the Concord Railroad. The

road-bed is in good condition, well ballasted, and provided with 57- and 60-pound steel rails. The roadway is well ditched and fenced, but weeds uncut. The stations are neat and convenient, and those recently built are deserving of special mention.

NASHUA, ACTON & BOSTON RAILROAD.

Line of Road—From Nashua to Acton, Mass., 20.21 miles, of which 4.75 miles are in this state. Chartered in this state in 1872; built and opened in 1873; leased to Concord Railroad in 1876, for ten years, at \$11,000 annual rental. This road was thoroughly built, and has been well maintained by the lessee. The road-bed is well ballasted, fences in good order, and during the year three overhead bridges have been rebuilt.

BOSTON & MAINE RAILROAD SYSTEM.

BOSTON & MAINE RAILROAD.

Line of Road—From Boston, Mass., to Portland, Me.—115.5 miles, of which 34.74 miles are in this state. Chartered by this state June 27, 1835; opened from Boston to Dover in 1841; to Portland in 1873. The only branch in this state is to Great Falls, 2.75 miles. Leased: Dover & Winnepesaukee, 19 miles; West Amesbury Branch, 4.5 miles, of which 2.25 miles are in this state. The inspection was made by the full board, accompanied by the president and superintendent. Everything connected with this road was found to be in first-class condition. The roadway is well ditched, and almost entirely free from weeds and old material, fences ample, and all crossing warnings in position. The road-bed has a firm and uniform ballast, and the alignment is well-nigh faultless. Ties are in good condition, properly spaced, and showing proper renewals. Track, 60-pound steel rails; joints well sustained. All bridges and culverts have iron guard-rails, ties close, and bridges very carefully watched. The Salmon Falls bridge has been thoroughly repaired the past year. A strong truss iron bridge has been placed over Charles street in Dover, and an iron truss bridge near Exeter. Realizing that the bridge is the weakest and most dangerous part of any roadway, the policy of strengthening and renewing is stead-

ily pursued by the management. The stations and station grounds are kept in superior condition. The grounds about the stations are made especially attractive by a system of premiums, not large in amount, but sufficient to awaken an interest and rivalry among the agents. A committee of the directors visit the stations in August, award the premiums, and also make an award of a small sum to each agent for seeds, flowers, and expenses. The equipment of the road is first-class in all respects. This company runs its own parlor cars, of which it has eight. A model of passenger cars, built in the shops of this road at Lawrence, seems to be perfection itself in design and construction. The Westinghouse brake is on all locomotives and passenger cars, and the Miller platform and buffer on all passenger cars. The road is successfully experimenting with a safety freight-car coupler.

DOVER & WINNIPESAUKEE RAILROAD.

Line of Road—From Dover to Alton Bay—29 miles. Chartered July 2, 1847; construction begun in 1849, and the road completed and opened in 1851. Leased to the Boston & Maine, in 1863, for fifty years, at six per cent. upon \$480,000, which was the cost. Inspection made by the full board, accompanied by the president and superintendent of the Boston & Maine. The road-bed, superstructure, and equipment are in substantial condition. The same vigilance is exercised in regard to this road as is enforced on the main line. The accounts are merged in the accounts of the lessee. A new Howe truss bridge has taken the place of the old structure over Mad river.

WEST AMESBURY BRANCH RAILROAD.

Line of Road—From West Amesbury, Mass., to Newton Junction, N. H.—4.5 miles, one half of which is in New Hampshire. Chartered June 30, 1868; opened January 9, 1873. Leased to the Boston & Maine at an annual rental of \$5,700. Examined by the full board, accompanied by the president and superintendent of the Boston & Maine. The road-bed, track, and the one station in this state, were found in excellent condition.

EASTERN RAILROAD SYSTEM.

EASTERN NEW HAMPSHIRE.

Line of Road—The main line of the Eastern Railroad system extends from Boston, Mass., to Portland, Me.—108.29 miles, of which 16.08 miles are in New Hampshire. The Eastern of Massachusetts is the lessee of the Eastern of New Hampshire at an annual rental of $4\frac{1}{2}$ per cent. upon its capital stock. The accounts are merged in those of the lessee. Roadway, road-bed, superstructure, and equipment are in first-class condition. The Eastern (N. H.) is the lessee of the Portsmouth, Great Falls & Conway Railroad (71.37 miles), Wolfeborough Railroad (12.03 miles), the Portsmouth & Dover Railroad (10.88 miles). The total length of the Eastern line in New Hampshire is 110.36 miles.

PORTSMOUTH, GREAT FALLS & CONWAY RAILROAD.

Line of Road—From Conway Junction, Me., on the Portsmouth, Saco & Portland Railroad, to North Conway Junction, on the Portland & Ogdensburg Railroad—71.37 miles. Originally chartered in 1844; construction began in 1848; opened to Union Village, 27 miles, in 1850; completed to North Conway in 1872. Leased, in 1871, to Eastern (N. H.) for sixty years at \$45,000 annual rental, which is $4\frac{1}{2}$ per cent. interest on funded debt of \$1,000,000. Operated by the Eastern (Mass.). Inspection made by the full board, accompanied by the superintendent of the Conway division. Road-bed in good condition, and well ballasted; ties properly renewed, and rail, all but nine miles iron, in serviceable condition. Equipment in excellent order, and ample; stations are exceptionally tidy, modern, and attractive. Much liberality is shown in the encouragement of local business; and this policy has contributed materially to the growth of business on the line. At Portsmouth a great improvement has been made in the station and grounds, in conjunction with the Concord Railroad, by the removal of old buildings, the erection of covered ways for passengers, and the complete renovation of the interior of the station. It is now a credit to the road and to the city.

WOLFEBOROUGH RAILROAD.

Line of Road—From Wakefield to Wolfborough on Lake Winnipiseogee—12.03 miles. Chartered in 1868; opened in 1872; leased to the Eastern (N. H.) at 6 per cent. on \$386,500, the cost of the road. Examination by the full board, accompanied by the superintendent of the division. Roadway, road-bed, fences, and equipment in good condition for the traffic.

PORTSMOUTH & DOVER RAILROAD.

Line of Road—From Portsmouth to Dover—10.88 miles. Leased to Eastern (N. H.) for fifty years at 6 per cent. upon \$769,000, which was the cost. No inspection of this line has been made.

THE BOSTON & LOWELL RAILROAD SYSTEM.

Line of Road—Main line extends from Boston, Mass., to Lowell, Mass.—26 miles. This corporation operates, by lease, the Nashua & Lowell, 14.50 miles, of which 5.25 miles are in this state; the Wilton Railroad, 15.43 miles (from Nashua to Wilton); the Peterborough Railroad (from Wilton to Greenfield), 11 miles; the Manchester & Keene (from Greenfield to Keene), 29.55 miles;—total length of line operated in this state, 61.23 miles. The inspection of these roads was made by the full board, accompanied by the superintendent and master of transportation. The road-bed on the Nashua & Lowell, the Wilton, and the Peterborough is generally in first-class condition. The Nashua & Lowell is steel rail and double track; the Wilton is single track and steel rail for a few miles. The stations are tidy, some of them modern, and are in serviceable condition. There is much general complaint that the station at Wilton is too dark, though it is a substantial brick structure. The equipment of these roads is substantially the same as the main line, and is first-class in all respects. The Manchester & Keene Railroad has received much attention. The ballasting has been greatly improved. Trestles have been filled or strengthened, and several iron bridges have taken the place of the discredited wood bridges and trestles. The improvements are still going forward, requiring a large outlay, which is met

by the Boston & Lowell and Concord railroads, which now jointly own the property. When the road is placed in first class condition, as it soon will be, it is destined to open up one of the most valuable lines for summer business in the state.

NORTHERN RAILROAD SYSTEM.

Line of Road—From Concord to White River Junction, Vt.—69.5 miles. Branch, from Franklin to Bristol, 13.41 miles. Leased: Concord & Claremont, 56 miles; Contoocook & Hillsborough, 14.9 miles; Hillsborough & Peterborough, 18.50 miles;—total mileage, 172.31 miles. The original charter of the Northern road was granted June 18, 1844. This charter was superseded by another granted December 27, 1844. The road was begun in 1847, and completed in 1848. Main line, single track, 56-pound steel rail. Inspection by the full board, accompanied by the president and superintendent. The roadway is well fenced and ditched, and the road-bed is in first class condition to sustain the heavy traffic. The road is thoroughly ballasted, and ties properly spaced and renewed. The bridges, two trestle and thirty-four timber, are vigilantly looked after, and all repairs and renewals made as required. The stations on this road are generally old, but tidy and serviceable. Those recently built are modern in style and arrangement. The equipment is in first class condition. The shops of the company, located at Concord, are well equipped, and turn out first-class locomotive and car work. All the passenger cars are equipped with the Westinghouse brake and Miller platform, and twelve out of twenty-five locomotives with the train brake.

CONCORD & CLAREMONT RAILROAD.

Line of Road—From Concord to Claremont Junction—70.9 miles. This road comprises the line first built from Concord to Bradford in 1850, 27 miles; the line from Contoocook to Hillsborough Bridge, 14.9 miles, built in 1849; and the Sugar River Railroad, from Bradford to Claremont, 29 miles, built in 1872. The act of consolidation was passed in 1873. That part of this road between Concord and Hillsborough Bridge was inspected by the full board, accompanied by the superintendent of the

Northern Railroad. This was one of the first roads inspected. It was found to be in good serviceable condition. Road-bed well ballasted, and rails and ties in fair condition. Bridges sound, and carefully looked after.

PETERBOROUGH & HILLSBOROUGH RAILROAD.

Line of Road—From Hillsborough Bridge to Peterborough—18.5 miles. Examination by full board, accompanied by the superintendent of the Northern road. Road-bed, track, and equipment in fair condition. Some trestles need renewing, and are to be renewed or filled.

CHESHIRE RAILROAD SYSTEM.

CHESHIRE RAILROAD.

Line of Road—From South Ashburnham, Mass., to Bellows Falls, Vt.—53.62 miles, of which 42.81 miles are in this state. Chartered in 1844 by the legislatures of New Hampshire and Massachusetts. Opened to Keene in 1848; to Bellows Falls in 1849. The Cheshire road operates by lease that portion of the Vermont & Massachusetts road which extends from Fitchburg to South Ashburnham, 10.50 miles, and also the Monadnock Railroad, which extends from Winchendon, Mass., to Peterborough, 15.8 miles, of which 13.76 miles are in this state;—total length of road operated, 79.92 miles, of which 56.57 miles are this state. The inspection of the Cheshire was made by the full board, accompanied by the general manager. This is a single track road, with ample roadway, full embankments, fences, and ditches complete. The road-bed throughout has a superior ballast, and is laid with 60-pound steel rails, well sustained at joints. Ties in good condition, and renewals made at the rate of 35,000 per year, which would renew the road in five years. The equipment is in good serviceable order. Seven out of thirty-five locomotives are equipped with the train brake, and all passenger cars with Miller platform and Westinghouse brake. There are twelve bridges,—one stone, two iron, and nine wood,—all carefully inspected, and in sound condition. The shops of the road at Keene are thoroughly equipped, and turn out a large amount of locomotive and car work.

MONADNOCK RAILROAD.

Line of Road—From Winchendon, Mass., to Peterborough—15.8 miles, of which 13.76 miles are in this state. Chartered December 13, 1848. Built in 1870-'71. Inspected by the full board, accompanied by the general manager of the Cheshire road. The ballasting of this road is imperfect, but the work of improvement is proceeding. The road is run at a small net loss, but is kept in good traffic condition. The equipment is similar to that on the main line.

MONTREAL RAILROAD SYSTEM.

Line of Road—From Concord to Wells River, Vt.—93.50 miles, and thence to Lancaster and Groveton Junction on the Grand Trunk Railroad, 51.95 miles. Branch, from Woodsville transfer station to the base of Mt. Washington, 20.4 miles. Leased: the Pemigewasset Valley Railroad, from Plymouth to North Woodstock, 21 miles. Total length of road operated, 197.267 miles. The B., C. & M. was chartered December 27, 1844. The inspection was made by the full board, accompanied by the president and superintendent. The line from Concord to Wells River is in good condition, well ballasted, laid with 56-pound steel rails, with the exception of seven miles. From Woodsville to Lancaster the ballasting is imperfect, but will be remedied as rapidly as practicable. The White Mountain Branch is in similar deficient condition. On the main line steel frogs have displaced many of the worn-out iron frogs, and safety switches have taken the place of the common switch at the sidings. The bridges are in sound condition, and frequently inspected. A new lattice deck bridge has been constructed over Baker's river in Plymouth, and two overhead bridges rebuilt. The stations are clean and serviceable, and those recently rebuilt are modern in style, and attractive. A fine transfer station has been built at Woodsville, and an extensive restaurant added to the station at Plymouth. A handsome station has been built at Groveton Junction, and another at Scott's. Additions have been made to other stations, including a new grove building and grove seats at Wiers. The motive power is nearly all in first class order, and the passenger equip-

ment is entitled to similar commendation. The shops of the road, located at Lake Village, are well equipped, and have been busily employed in equipment construction and repairs. Two substantial and elegant passenger cars, built by the road, have been added to the summer equipment for this year.

WORCESTER & PORTLAND SYSTEM.

Line of Road—From Worcester, Mass., via Nashua, to Portland, Me., 146.98 miles, of which 58.02 miles are in this state. Composed of the Worcester, Nashua & Rochester, 94.48, and the Portland & Rochester Railroad, 52.5 miles, of which only three miles are in this state. These roads are operated independently, but constitute one system.

WORCESTER, NASHUA & ROCHESTER RAILROAD.

This portion of the line, 94.48 miles, was formerly composed of the Worcester & Nashua and the Nashua & Rochester railroads. These roads were consolidated by act of the legislature of 1883, and now bear title as above. It is a single track road in this state, but the policy of double tracking has been entered upon, and a second track has been laid from Worcester, 16.82 miles. The rails are 56- and 60-pound steel. The inspection was made by the full board, accompanied by the general manager. This was found to be one of the best ballasted and smoothest running roads in the state. The joints of the track are all suspended. It is claimed that this method saves the hammering which the ends of the rails sustain when placed upon the tie, which acts as an anvil, the resistance of which increases with the hardening of the tie beneath the rail. This method calls for less space between the ties at the joints, but this is no disadvantage if there is sufficient room for tamping. The stations between Nashua and Rochester are comparatively new, modern in style, and admirably arranged. The closets in most of them are supplied with running water, and in this respect are superior to the small stations on any other road examined. The equipment is excellent and well maintained. The transfer station at Nashua might well be improved in connection with the Boston & Lowell interest, and if a covered shed should be

constructed to connect this and the Concord station, the transfer of passengers at this point would be much less inconvenient, especially in wet weather.

PORTLAND & ROCHESTER.

As only three miles of this road, extending from Portland to Rochester, are in this state, the inspection was deferred until fall.

GRAND TRUNK RAILROAD SYSTEM.

Line of Road—From Portland, Me., to Detroit, Mich, 861 miles. Length of all lines operated, 2,358.50 miles, of which 53.27 miles are in New Hampshire.

ATLANTIC & ST. LAWRENCE RAILROAD.

Line of Road—From Shelburne, on the east boundary of the state, to North Stratford, on the west boundary of the state, 53.27 miles. Chartered in this state in 1847; leased to the Grand Trunk in 1853, for 999 years. Inspected by Messrs. Sanborn and Tenney of the board, accompanied by the superintendent, engineer, and assistant engineer of the Grand Trunk. The road is in first-class condition. The ballast is superior, the rail 65-pound steel, and the superstructure of the most massive masonry, including bridges and culverts. The equipment is first-class, and provided with modern improvements. The stations are generally inferior, and should be gradually displaced by modern structures. A new and convenient station at Berlin Falls, as recommended by this board, has been provided.

PROFILE & FRANCONIA NOTCH.

NARROW GAUGE.

Line of Road—From Bethlehem station on the B., C. & M., to the Profile House, 10 miles, and from the same point to Bethlehem street, $3\frac{1}{2}$ miles;—a total of $13\frac{1}{2}$ miles. This road, the only narrow gauge in the state, was chartered July 11, 1878. The road was opened in the summer of 1879. The maximum grade on the Bethlehem branch is 231 feet, and on the Profile

line 116 feet. The average per mile is 92 feet. The gauge is 3 feet, and the rail 35-pound and 42-pound steel. Inspection by the full board. The road bed is perfectly ballasted, thoroughly ditched, embankments uniform, and road very free from old material or *débris*. The stations are unique in design and character, and are very attractive,—in fact, are models of neatness and good taste. The equipment is first-class throughout, and includes three locomotives and four passenger cars, all equipped with the Westinghouse break and Miller platform and buffer. The equipment also includes two combination cars, one baggage car, and six freight cars. The average speed on passenger trains is 15 miles per hour. Too much cannot be said in commendation of the management and operation of this road. Used only for summer travel, nothing is left undone to render the enterprise a model of safety and comfort for the travelling public.

MT. WASHINGTON RAILWAY.

Line of Road—From the base of Mt. Washington to the summit, 3 miles. Chartered in 1858, built in 1870-'71, and opened in 1872. Examination by full board, accompanied by the manager. This unique road has been in operation twelve years, and the fact that no accident has occurred to any passenger of the one hundred thousand transported in that period, abundantly testifies to the care and skill constantly exercised by the manager and employés. The superstructure is most carefully watched, and at the first indication of decay, ties, stringers, and rails are renewed. The superstructure will average renewal once in five years. The cog rail is the same as first used. It shows no appreciable wear, and no cog has ever been broken. The equipment is abundant and first-class. It is especially adapted to the purpose, and the motive power, now comprising six locomotives, is equal to all contingencies. The only serious casualties occurring on the road have arisen from the use of sliding boards, by which three lives have been lost. The use of this fascinating but dangerous contrivance by the public has been forbidden by the management, and all employés are enjoined against its use. A few employés still

make occasional use of the board. Its absolute prohibition is desirable, as fatal accidents from its use are certain to be only a question of time. The utmost skill and vigilance are constantly exercised by the management to guard against any liability to accident in the operation of the road. No defect in the superstructure, track, or equipment is perceivable after the closest inspection.

PORTLAND & OGDENSBURGH SYSTEM.

THE NEW HAMPSHIRE DIVISION.

Line of Road—From Portland, Me., to Lunenburg, Vt. Was chartered by the legislature of this state in 1869, and was opened to Fabyan's August 7, 1875, a distance of 91 miles from Portland. The New Hampshire division has a length of 63 miles. Examination by the full board, accompanied by the receiver and superintendent of the road. The road-bed was found to be fairly ballasted, the iron much worn, and several of the bridges and trestles in need of early renewal. New steel rails have been laid on the Maine section. At the time of the examination steel rails had been purchased for the entire New Hampshire section, and would be laid by September. Work was in progress on the long trestle in Centre Conway, 480 feet of which were to be iron trestle and 400 feet filling. A riveted iron-girder bridge is to take the place of the Willey bridge, and the Albany Branch bridge is to be rebuilt at once. The bridges and trestles are devoid of guard-rails, except a wood guard-rail on the Frankenstein trestle, which hardly serves more than to keep the ties from creeping. The ties are too widely spaced throughout, and in case of derailment would afford but little security. The bridges and trestles are very carefully looked after, and are believed to be safe for the present. The policy of renewal will be carried out as rapidly as the means provided will allow. The equipment is in serviceable condition. The passenger station at Bartlett is one of the best arranged and most attractive in the state.

Part III.

COMPLAINTS AND DECISIONS.

I.

TRANSFER FACILITIES AT NASHUA JUNCTION.

To the Railroad Commissioners of New Hampshire :

The subscribers respectfully represent, that they are patrons of the Worcester & Nashua Railroad, business men of Nashua, and employés about the Concord station in Nashua; and in the case of the last named, that their labor is unnecessarily increased by the failure of the Worcester & Nashua Railroad Company to run its passenger trains upon the track next adjoining said station upon the west side, whereby the baggage and express must be transported across two tracks, and thence the length of main station.

Your petitioners also represent, that the passengers taking or leaving the said Worcester & Nashua trains at this point are unnecessarily inconvenienced at all times, and in rainy and snowy weather are especially subjected to its inclemency.

The subscribers petition your honorable board to investigate the grounds of this complaint, and, if found to be just, to apply the proper remedy.

M. C. Cutler,	S. S. Whithed,	Julius A. Smith,
J. E. Lloyd,	Robert Emerson,	A. E. Saunderson,
E. C. Richardson,	H. A. Holt,	J. A. Russell & Co.,
Frank H. Green,	Marshall Brothers,	A. P. Hughes,
T. J. Gwinn,	W. E. Moulton,	H. W. Tolles,
W. A. Hidden,	Henry Stevens,	S. E. Jaquith & Co.,
N. T. Morrill,	Benj. B. Otis,	W. B. Wakelin,
F. E. Marsh,	L. C. Boynton,	J. H. Blake,
C. A. Evans,	L. D. Boynton,	J. H. Blake, Jr.,
Geo. W. Flanders,	G. W. Currier,	W. S. Jackman & Co.,
F. W. Maynard,	A. P. Hendrick,	J. E. Kent,
George Swain,	A. D. Bingham,	C. R. Pease,
R. T. Smith,	George P. Bowers,	John A. Small,
C. E. P. Smith,	A. E. Wallace,	James H. Hunt,
R. A. Arnold,	G. W. Harris,	Albert S. Powers,
James Nichols,	J. A. Fisher,	Q. A. Woodward,
Shattuck & Hall,	R. M. Sawyer,	Geo. F. Woods,
D. F. Runnells,	F. F. Kimball,	F. D. Kimball,
John D. Ordway,	W. Hampstead,	M. R. Buxton.
Daniel S. Webster,	Moses Homel,	

IN BOARD OF RAILROAD COMMISSIONERS,
Concord, N. H., Dec. 26, 1883.

In the matter of the complaint of citizens of Nashua of inadequate transfer facilities between the Worcester, Nashua & Rochester Railroad and the Concord Railroad at Nashua, this board has held two hearings, and ascertained the facts upon which the complaint rests, which are as follows :

At the time of the contemplated construction of the present passenger station of the Concord Railroad in Nashua, the Worcester & Nashua Railroad corporation made a legal location of a track for its passenger service in connection with the Concord Railroad. This track was located along the west side of the old station. The location of the new station left space for an inner track, which was secured for the Nashua, Acton & Boston Railroad, then and now leased by the Concord Railroad, and connection was made with the Concord iron, leaving the Worcester passenger service track outside and one track removed from the platform of the new station. At the time of the construction of the present station it was proposed by the Worcester management to effect a connection with the Acton track and run the Worcester passenger trains alongside the platform, which was then and still is regarded as entirely feasible by both managements, although involving some expense and inconvenience. Delay ensued, occasioned by considerations not at first apparent. Since then the passenger, baggage, and express transfer service of the Worcester and Concord roads has experienced the inconvenience of being done across the Acton track, attended with occasional danger to passengers and employés by reason of that track being used for the freight transfer service between the Concord and Worcester roads. It appeared in evidence that this use of the Acton track at the time of the arrival and departure of the Worcester passenger trains has several times endangered the lives of passengers.

The transfer service at this point is of large magnitude, and is not equalled, except at one other point, in the state. The interchange between the two roads is steadily increasing, and for the past year exceeds 33,000 passengers, 20,000 freight cars, 35,000 pieces of baggage, and 1,500 tons of express freight. It is plain that such an extensive interchange, largely comprising the business of both roads, should be made with every reasonable facility, and the least avoidable danger. There is no question that it would be best in every point of view for the Worcester passenger trains to be run alongside the west platform of the Concord station upon the Acton track, which the Concord Railroad, through its superintendent, gives assurance may be done without additional rental, or any probable inter-

ference with the full and free use of the track for the Worcester passenger service for many years to come. The board recommends that this be done as soon as the temporary obstacles incident to the season or otherwise are overcome. In the meantime the board recommends planking from the west side of the Concord station platform as far as the Worcester track, and that the practice of using the inner or Acton track for freight service, on the time of the arrival and departure of the Worcester passenger trains, be wholly discontinued. The assurance that this will be promptly done has been given by President Turner of the Worcester road, and by Superintendent Chamberlin of the Concord road, both of whom, in their conference with the commissioners, evinced a strong desire and an entire readiness to make the transfer facilities between their respective roads at Nashua safe and convenient.

By the Board.

E. B. S. SANBORN, *Clerk*.

II.

MERRILL & CO.'S EXPRESS.

To the Railroad Commissioners of the State of New Hampshire :

Respectfully represents Miles J. Merrill and Lorrain Giddings, both of Nashua, county of Hillsborough and state aforesaid, and Thomas Shepard, of Boston, county of Suffolk and commonwealth of Massachusetts, copartners, and doing business under the firm name and style of Merrill & Company's Express; that said firm do a general express business over the Boston & Lowell Railroad, and their leased lines from Boston to Nashua, Milford, and Wilton, in said county of Hillsborough; that at this time they have accommodations over said railroad only between said Boston and Wilton, and are limited to certain trains only, to wit, the train starting from Wilton at 7:45 o'clock A. M., and running thence to Nashua over the Wilton Railroad, thence by the Nashua & Lowell Railroad to Concord Junction, so-called, in said Nashua, thence by the Nashua, Acton & Boston Railroad to West Concord, Mass., thence by the Lexington Branch, so-called, to said Boston, arriving in said Boston at 10:30 o'clock A. M., and, returning by the same route, leaving Boston at 1:35 o'clock P. M., and arriving at said Wilton at 4:15 o'clock P. M.; that the accommodations and privileges now granted by said railroad company and enjoyed by your petitioners are not sufficient for the demands made upon them by their patrons, and for the accommodation of the public. And they further aver, that on the tenth day of November

now last past, they, your petitioners, in order to better accommodate the public, in the towns and cities where they at that time did business, as well as in other cities and towns, did request and demand of said railroad company, by letter addressed and delivered to the superintendent of said railroad, viz., to C. S. Mellen, that they, your petitioners, should be given accommodations and granted rights and privileges the same as granted to other express companies on all passenger trains running between Keene, county of Cheshire and said state of New Hampshire, and said Boston, over the lines of said railroad company, a copy of which letter is hereto annexed; that thereafter, to wit, on the 13th day of said November, a reply to said letter was received, denying and refusing the accommodations, rights, and privileges asked for in said letter of your petitioners, a copy of which reply is hereto annexed.

Wherefore your petitioners request the consideration of your honorable board of the foregoing facts and grievances, and that said railroad company may be advised, recommended, or directed to grant your petitioners reasonable and equal terms, facilities, and accommodations for the transportation of themselves, their agents and servants, and of any merchandise and other property, over the lines of said railroad on each and every passenger train running between said Keene and Boston, and between said Boston and said Wilton and said Boston and Nashua, and for the use of the depots and other buildings and grounds of such corporations, and at any point of intersection with other lines of road between said Keene and Boston, reasonable and equal terms and facilities of interchange, and that the compensation for the same be considered by your board.

Dated at said Nashua the 27th day of December, A. D. 1883.

MERRILL & CO.'S EXPRESS.

IN BOARD OF RAILROAD COMMISSIONERS,
CONCORD, N. H., Feb. 11, 1884.

Merrill & Co., an express firm doing business between Wilton, N. H., and Boston, Mass., over the Wilton, Acton, Lexington Branch, and Boston & Lowell railroads, represent and complain to this Board that they require additional train facilities; that the one train each way, commonly known as a milk train, does not enable them to perform their duties as express carriers with adequate dispatch and convenience either to themselves or to the public; that said train arrives in Boston at 10:30 A. M., if on schedule time, but is frequently late; that as said train always leaves Boston at 1:35 P. M., the time allowed the messenger is too short, and he is often unable to complete his business, to

the dissatisfaction of his customers and the damage of his employer.

Said complainants further represent, and it appeared in evidence, that the Boston & Lowell Railroad, by their own road and leased roads, operate a line of railroad between Keene, N. H., and Boston, Mass.; that two regular passenger trains run between these terminal points each way daily, and that between Nashua and Boston there are four passenger trains each way. Believing that their business would be adequately accommodated on these trains, and that they are ready and able to pay a reasonable compensation therefor, they applied to the superintendent of the Boston & Lowell Railroad for the increased facilities desired, and they were informed by letter that they could not have these facilities "on account of our arrangement with the United States & Canada Express, which would prevent our granting you any portion of the facilities now enjoyed by them unless you are willing to cover all the territory at an equal price."

Said Merrill & Co. represent that they do not desire to cover all the territory covered by the contract of the United States & Canada Express with the Boston & Lowell Railroad, which includes the territory between Lowell and Boston, Lowell and Salem, Boston and Lawrence, Lowell and Ayer, and Lowell and Nashua, and that it would be extremely unreasonable and unjust to compel them to pay for this entire service the sum of \$31,200, when they would use only a part of the service, and which contract price also includes compensation paid by the United States & Canada Express to the Boston & Lowell Railroad for transporting its express freight received at Nashua from the vast district between Nashua and Montreal, and at Boston for the large amount of express freight received for transportation to all points north.

In view of the substantial denial of their request for increased facilities, Merrill & Co. petitioned this Board, and also the Board of Railroad Commissioners in Massachusetts, for a statement of their legal rights and for advisory action thereon. In their petition they are joined by a large number of the business men of Nashua, Milford, Amherst, Wilton, and Keene. To save time and expense, the hearing in the case on the part of this board was held at the time and the place of the hearing before the commissioners of Massachusetts, who courteously extended to this board every necessary facility.

Both parties were represented by counsel, and the United States & Canada Express also appeared by counsel, and were fully heard in opposition to the petitioners. At the opening of the cause by the petitioners, so much of the petition as related to fixing the compensation to be paid to the Boston & Lowell

Railroad for the additional accommodations sought was formally withdrawn from the consideration of the boards by consent of both parties, they both alleging that an agreement between them upon the amount to be paid by the petitioners for the service requested could undoubtedly be made without the intervention of the boards of commissioners.

Three questions arise in this case :—Are Merrill & Co. legally and properly entitled to the increased facilities which they ask? Is the proposition embodied in the answer of the Boston & Lowell road a just and legal one? Is the Boston & Lowell road legally bound to furnish the increased facilities asked by Merrill & Co.?

I. Merrill & Co., like the United States & Canada Express, are doing an express business over a portion of the line operated by the Boston & Lowell road. For one train a day each way, and that a milk train between Wilton & Boston, they pay the Boston & Lowell road \$4,000 annually. No exception is taken to their character or ability as express carriers. Their rights as such are guaranteed by the laws and the decisions of the courts of this state. Section 2 of chapter 163 of the General Laws of New Hampshire provides that “All persons shall have reasonable and equal facilities and accommodations for the transportation of themselves, their agents and servants, and of any merchandise and other property, upon any railroad owned or operated in this state.” The petitioners have shown that they are restricted in the number and character of the train facilities necessary to the transaction of their business, both to their own detriment and that of the public. It is the duty of all railroads to furnish reasonable facilities for the transaction of the business offered them as common carriers, and by this is plainly meant all necessary facilities within the ability of the corporation. Having admitted Merrill & Co. to do a limited business over their road, Merrill & Co. had a right to presume that they could have facilities to do a larger business. This the statute plainly guarantees in two respects. If their request for increased facilities is reasonable, then it is to be granted, if within the ability of the corporation to grant it. If another is enjoying the larger facilities which they seek, then they are lawfully entitled to equal facilities. The case of *McDuffee v. The Portland & Rochester Railroad*, 52 N. H. 430, in which the doctrine of the common law as to the rights and duties of common carriers and the public is exhaustively discussed and settled, so far as this state is concerned, makes it perfectly clear that “as long as the common carrier remains in the service he must perform the duties appertaining to it.” “From the public service, which he entered of his own accord, he may retire, ceasing to be a common carrier, with or without the public consent, according to the law

applicable to this case, but as long as he remains in the service he must perform the duties appertaining to it." *McDuffee v. Portland & R. R. R.*

The very definition of a common carrier excludes the idea of the right to grant monopolies, or to give special and unequal preferences. It implies indifference as to whom they may serve, and an equal readiness to serve all who may apply and in the order of their application. *N. E. Express Co. v. M. C. R. R. Co.*, 57 Me. 188.

The request of Merrill & Co. for additional facilities on the trains of the Boston & Lowell road, who are common carriers of expresses, seems to be reasonable, and they ask for no other or greater facilities than another express is enjoying on that road, and the roads operated by it in this state. "A railroad corporation, carrying one expressman, and enabling him to do all the express business on the line of their road, do hold themselves out as common carriers of expresses, and when they unreasonably refuse, directly or indirectly, to carry any more public servants of that class, they perform this duty with illegal partiality." *McDuffee v. Portland & R. R. R.*

II. The proposition embodied in the answer of the Boston & Lowell road was a conditional one. Merrill & Co. could have the increased facilities asked for, provided they would cover all the territory on this road covered by another express, and pay therefor the sum of \$31,200 annually. Merrill & Co. have not the desire or the means to do a general express business over all the lines operated by the Boston & Lowell Railroad, which lie in two states, and includes a through business between Boston and Montreal. The American Express Company, which owns the United States & Canada Express, employs a capital of many millions, and has extensive ramifications. To compel Merrill & Co. to pay for performing a general and through business, when they only proposed to do a local business, would, in the language of the decision already cited, practically amount to an embargo upon their traffic. It is unreasonable, if not unequal. If the right of doing an express business between any town or city in this state and the commercial capital of New England is ever put on the basis that it must cover every point in both states upon the lines owned or operated by any railroad corporation, then it will be a practical denial of the right to all parties except to those who can command large aggregations of capital. It will be the substantial surrender of the rights of the individual, and of the individual community, to a company that can perform the whole service, which will, therefore, constitute a monopoly. When to this condition is affixed the further condition, that the compensation for doing a restricted local business should be equal to the compensation of doing both

a local and through business, the latter of an extent so vast as to be difficult of estimation, then the proposition is not only unreasonable and illegal, but it is preposterous and extortionate. That such a proposition has never before been contemplated by the railroads of this state, or of the railroads of Massachusetts operating roads in this state, is shown by a simple statement of facts. Between Great Falls and Boston, on the Boston & Maine Railroad, there are twelve express companies, all doing business at some point or points on that road and the city of Boston, several of them starting from the same point and occupying the same compartment. On the Eastern Railroad there are a dozen more expresses, all under similar conditions. Even on the lines operated by the Boston & Lowell road there are six similar expresses. In the city of Boston, it is estimated that there are upwards of 200 expresses of all descriptions. These expresses radiate in all directions, giving to the communities within a radius of a hundred miles of Boston the advantage of extended competitive service, and largely contributing to the vitality and prosperity of both. Fortunately, neither the statutes of this state, nor the decisions of our courts, give any countenance to a proposition that would be destructive of all reasonableness in the exercise of a great common right.

“The commonness of the right,” says Chief-Justice Doe, “necessarily implies an equality of right, in the sense of freedom from unreasonable discrimination; and any practical invasion of the common right by an unreasonable discrimination practised by a carrier held to the common service is insubordination and mutiny, for which he is liable, to the extent of the damage inflicted, in an action at common law.”

Again, says the same authority,—

“Equity, in the sense of freedom from unreasonable discrimination, being of the very substance of the common right, an individual is deprived of his lawful enjoyment of the common right when he is subjected to unreasonable and injurious discrimination in respect to terms, facilities, or accommodations. That is not, in the ordinary legal sense, a public highway, in which one man is universally privileged to use a convenient path, and another is unreasonably restricted to the gutter; and that is not a public service of common carriage in which one enjoys an unreasonable preference or advantage, and another suffers an unreasonable prejudice or disadvantage.” *McDuffee v. P. & R. R.*

It is not a legitimate ground for giving a preference to one of the customers of a railway company that he engages to employ other lines of the company for the carriage of traffic distinct from and unconnected with the goods in question, and it is undue and unreasonable to charge more or less for the same

service according as the customer of a railway thinks proper or not to bind himself to employ the company on other and totally distinct business. *In re Baxendale v. The G. W. R. R. Co.*, 94 E. C. L. 308.

Railroad companies are bound as common carriers to allow express companies to do business on their roads, and to provide such conveyances, by special cars or otherwise, attached to their trains, as are required for the safe and proper transportation of express matter, and they are bound to extend the use of such facilities on equal terms to all who are engaged in the express business. *Southern Express Co. v. St. Louis, I. M. & S. Ry Co.*, 10 Fed. Rep. 210.

It was even held, in the case of the *Southern Express Co. v. L. & N. R. R. Co.*, 4 Fed. Rep. 481, that "A railroad cannot discriminate in its own favor in the conduct of the express business." This principle was reaffirmed in the case of the *Southern Express Co. v. Memphis, &c., R. R. Co.*, 8 Fed. Rep., where it was held that "A railroad company must receive and carry for express companies the articles known as express matter, without discrimination in favor of itself or any other express company."

The answer of the Boston & Lowell R. R. to the request of Merrill & Co. for increased facilities is a substantial and illegal denial of their request, and is, therefore, in direct conflict with the public policy of this state.

III. The Boston & Lowell Railroad, operating by lease or purchase the Manchester & Keene, the Peterborough, the Wilton, and the Nashua & Lowell railroads in this state, is bound to conform to the laws and policy of this state. It is bound to furnish to all citizens of New Hampshire upon these roads "reasonable and equal terms, facilities, and accommodations for the transportation of themselves, their agents and servants, and of any merchandise and other property." The Boston & Lowell Railroad expressly contracted with the state that it would do this when it leased these roads, and it cannot now escape or evade its duty, except by surrendering these franchises and retiring from the state.

The large powers conferred by the legislature upon this board to enforce the laws in relation to railroads would justify more than a recommendation in this case, but this board has no reason to believe that the Boston & Lowell Railroad Corporation has any purpose other than to conform to its obligations under the laws of this state, which obligations it assumed of its own free accord. Therefore this board recommends that the request of Merrill & Co. for increased facilities and accommodations for doing an express business on the Manchester & Keene, the Peterborough, the Wilton, and the Nashua & Lowell railroads,

be granted by the Boston & Lowell Railroad at a reasonable compensation.

By the Board,

E. B. S. SANBORN, *Clerk.*

To the Railroad Commissioners for the State of New Hampshire :

Respectfully represents Miles J. Merrill and Lorrain S. Giddings, both of Nashua, county of Hillsborough and state aforesaid, and Thomas Shepard, of Boston, county of Suffolk and commonwealth of Massachusetts, copartners, and doing business under name and style of Merrill & Company's Express; that they do a general express business over the Boston & Lowell Railroad, and its leased lines from said Boston to Nashua, Milford, and Wilton, in said county of Hillsborough, as set forth in their petition bearing date _____, 188____, asking the consideration of this board for increased facilities over the lines of said railroad; that subsequent to the receipt of the report of the board, bearing date of February 11th ultimo, recommending that the increased facilities and accommodations requested by said Merrill & Company be granted by the Boston & Lowell Railroad at a reasonable compensation, to wit, on the 14th day of said February, said Merrill & Company renewed their demand for the facilities and accommodations sought for in their former petition, a copy of which demand is hereto annexed, marked A; that on the 16th day of February following, the superintendent of said railroad informed said Merrill and Shepard that said railroad management should and would adopt the recommendations of this board of commissioners, and grant them, said Merrill & Company, the privileges asked for, to commence on the 15th day of April next, and would inform said Merrill & Company the rates that said railroad considered to be a reasonable compensation for the same; that thereafterwards, to wit, on the 26th day of February instant, said Merrill received from the superintendent of said railroad a communication setting forth the facilities which would be granted, and naming twelve thousand dollars (\$12,000) as the annual compensation for the same, and further exacting of said Merrill & Company a formal contract with the Boston & Lowell Railroad, by which said firm would assume all risk of its messengers, and indemnify it from any loss sustained by reason of any negligence of the agents of said firm or otherwise, for losses or damage to property delivered to said firm for transportation, and would expect an indemnity for the same, and the payment of the rental; and that said firm execute a good and sufficient bond in the sum of fifty thousand dollars (\$50,000)—a copy of which letter is hereto annexed, marked B;—which sum named as rental, and which exactions as

to loss, cost, damage, and expense, and the penal sum named in the bond, your petitioners consider to be exorbitant, unjust, and discriminating against said petitioners, and wholly unreasonable.

Wherefore your petitioners request the consideration of your honorable board of the foregoing facts and grievances, and that the rates of compensation be fixed at a reasonable sum; that the matters as to contracts, indemnity from loss, and damages resulting from negligence, and the execution of such bond, and all other matters set forth in said communication marked B, be considered by your board, and for such other relief as may be just.

Dated at said Nashua this 4th day of March, A. D. 1884.

MERRILL & CO.'S EXPRESS.

IN BOARD OF RAILROAD COMMISSIONERS,
CONCORD, N. H., April 16, 1884.

This board having decided that Merrill & Co., expressmen, are entitled to equal terms and facilities with any other express company upon the railroads in New Hampshire operated by the Boston & Lowell Railroad, said Merrill & Co. further complain that the terms offered them by said railroad are unreasonable, exorbitant, and discriminating, and this board is asked to fix the terms at a reasonable sum, and consider the question of an indemnifying bond, affording such relief therefrom as may be proper. The terms proposed by the Boston & Lowell Railroad to Merrill & Co. are an annual rental of \$12,000, and an indemnifying bond in the sum of \$50,000, saving said railroad corporation from "all the risk of messengers," and from "any loss sustained by reason of any negligence of the express company's agents, or otherwise, or for losses or damage to property delivered to said express company for transportation." It was announced by the counsel for the Boston & Lowell road that a similar indemnifying bond would be exacted of all express companies doing business upon said road and its branches. The case involves the reasonableness of the rental, and the propriety of the bond.

THE RENTAL.

It appeared in evidence that the United States & Canada Express Company, now owned by the American Express Company, pays an annual rental of \$31,200 for the service which it has upon the Boston & Lowell Railroad and its branches. The lines included are,—Manchester & Keene Railroad (29.55 miles), the Peterborough (10.50), the Wilton (15.50), the Nashua & Lowell (14.50), the Boston & Lowell (26.75), the Lowell &

Lawrence (12.42), the Lowell & Salem (16.80), and the Stony Brook (13.16), a total of 139.18 miles. Said service includes all the passenger trains upon said roads. In addition to this, the United States & Canada Express Company transports all the moneys of the railroad corporation free, amounting to \$2,500,000 annually, and also carries without charge all articles belonging to the corporation that it may desire carried by express, whether upon its own lines, or beyond them. The station agents of the railroad, in all small places, are also the agents of the express company, and the compensation paid the railroad's agents is somewhat modified by this fact. A further compensation for the indirect advantages conferred upon the railroad by the express company is found in the free use of offices in the stations by the express company at all points except at Nashua and Lowell.

The compensation paid by the United States & Canada Express Company is not based on the weight of express freight carried, nor upon the amount of receipts, either net or gross. It is simply based on the round sum that one party can secure and the other party is willing to pay. Were this a question of fixing the original compensation to be paid by an express company upon any railroad in this state, we should unhesitatingly recommend that the compensation be based upon the weight of freight carried or upon the gross receipts; but in this case we are only required to determine a reasonable equality of compensation between two companies employing an unequal extent of service.

Besides covering the local business, the compensation paid by the United States & Canada to the Boston & Lowell road covers the transportation of the express freight received at Nashua from the Concord Railroad, and at Boston for points beyond Nashua on the Concord and other roads.

No data of any kind was furnished of the relative magnitude of the through and local business. It was assumed on one side to be about equal, and the assumption was not challenged on the other side. Assuming them to be equal, this board cannot conclude that the compensation should be equal. There is less expense, less risk, and less inconvenience to the railroad in doing the through business over 41 miles than in doing the local business of 139 miles. The discriminating rule that applies to through and local freights seems to apply here. A fair division of the compensation of the through and local business would seem to be two fifths for the former and three fifths for the latter, which would make the compensation for the through business equal to \$12,480, and the compensation for the local business \$18,720. As Merrill & Co. do not propose to do any through business, but only a local business, the practical question is to determine what proportion of \$18,720 they should pay

for the service they seek. It would be manifestly unreasonable to charge Merrill & Co. the same compensation charged the United States & Canada Express Company, for they only ask for service on 96 miles, on a limited number of passenger trains, while the United States & Canada Express has service on all passenger trains over 139 miles. A rule that was laid down by Mr. Justice Miller, in the case of *Southern Ex. Co. v. St. L. I. M. & L. R'y Co.*, 10 Fed. Rep. 210, that rates heretofore existing are *prima facie* reasonable and just, seems to apply here. In 1881 Morrill & Co. performed the express service on that part of the Boston & Lowell road and its branches now sought to be used by Merrill & Co., and Penniman & Co. performed the service on the remainder. These companies were in partnership, but their accounts were separate. According to the testimony of Mr. Morrill, the principal partner in this case, the business divided in the proportion of three sevenths to four sevenths, and the compensation paid was proportional,—that is, in the year 1881 Morrill & Co. did a business of \$30,414.92, and Penniman & Co. a business of \$41,266.84. Assuming this to be a fair basis of division, the compensation now paid by the United States & Canada for the service between Nashua and Keene, inclusive, and Boston, is three sevenths of \$18,720, which is \$8,022.84.

Should each of these express companies pay the price that one should pay in doing the same business? Plainly not, as the express tonnage is not materially increased. Should the compensation be divided equally between the two express companies? Plainly not, because the number of messengers is double, and in the present case, according to the statement of the superintendent of the Boston & Lowell Railroad, he will have to provide additional car service. What would be a proper compensation for these additional burdens? If the facilities and risks are to be doubled by the addition of another express company upon the same road, less the tonnage of express freight, then we believe it would be equitable to reduce the amount to be paid by each by one eighth, which would fix the sum to be paid by Merrill & Co. at \$7,020.

BOND OF INDEMNITY.

That the Boston & Lowell Railroad is entitled to a reasonable bond of indemnity for the payment of the stipulated rental was conceded by Merrill & Co.'s counsel, and is adjudged by this board. A bond of indemnity for the other objects is open to grave doubt, except on one point. No recovery could be had for injury to the messengers through their own negligence. If accident should befall them through the negligence of the rail-

road, their rights would be the same as any passenger. So long as an implied charge is made for their transportation, the principle is well settled that they can recover for injury suffered by themselves through the negligence of the railroad. The law and public policy are equally well settled in reference to the loss of or damage to the goods transported by express. If the loss or damage results through fault of the railroad, it must as a common carrier make it good. But as express companies carry money and notes that railroads expressly advertise that they will not carry at all, we can see no reasonable objection to an express company contracting, as the United States & Canada does, to be responsible for the transportation of those articles, and also against loss or damage inflicted by the express company, its own agents or messengers. Beyond this we can find no warrant in law or in public policy to justify the exaction of an indemnifying bond from Merrill & Co. It is unnecessary to cite any authorities bearing upon this point, but a few are so pertinent as to conclude the case. A common carrier cannot lawfully stipulate for exemption from responsibility when such exemption is not just and reasonable in the eye of the law. *Railroad Co. v. Lockwood*, 17 Wallace 383.

It is agreed that he (the carrier) cannot by any contract with his customer relieve himself from responsibility for his own negligence or that of his servants; and this because such a contract is unreasonable and contrary to legal policy. Public policy demands that the rights of the owners to absolute security against the negligence of the carrier and of all persons engaged in performing the carrier's duty shall not be taken away by any reservation in the carrier's receipt, or by any arrangement between him and the performing company. *Bank of Ky. v. Adams Express Co.*, 93 U. S. Reports, S. C., 174.

THE QUESTION OF JURISDICTION.

In this case we have purposely avoided the question of jurisdiction, and do not assume jurisdiction where we have none. It will be observed that the details of the case utterly ignore state lines, and it can only be determined regardless of them. As was observed by Chief-Justice Doe in *McDuffee v. Railroad*,—"With the present system of continuous common carriage among our numerous states, if the remedy were cut in pieces by every state line, in cases of this kind, the evil consequences would be serious, and, as we think, without any legal necessity." Chief-Justice Waite, decided in *Peik v. Chicago, &c., Railway Company*: With the people of Wisconsin this company has domestic relations. Incidentally they may reach beyond the state. But certainly until congress undertakes to legislate for

those who are without the state, Wisconsin may provide for those within, even though it may indirectly affect those without. U. S. Reports, S. C., 94, 164.

As the Boston & Lowell Railroad, by our laws, and by virtue of operating all the railroads in this state upon which Merrill & Co. desire to do a local express business, is a citizen of the state, we have simply treated it as such. If the question of relative compensation on the lines in this state and in Massachusetts should be raised, we should have no hesitation in adjudging that the compensation should be three sevenths of \$7,020 for the service in New Hampshire.

Our finding in the case is, that Merrill & Co. pay the maximum sum of \$7,020 to the Boston & Lowell Railroad as an annual rental for space, not exceeding 8x10 feet to the car, on the two passenger trains each way daily between Keene and Boston, and on two additional trains each way daily between the city of Nashua and Boston, and in addition thereto furnish said corporation with a good and sufficient bond in the sum of \$15,000 for the payment of said rental monthly, and to save said road harmless from the loss of money transported by said express company, and from the loss of or damage to any article or merchandise arising from the negligence or malfeasance of the express company, its agents or messengers.

By the Board,

E. B. S. SANBORN, *Clerk.*

To the Railroad Commissioners of the State of New Hampshire :

Respectfully represents Miles J. Merrill, of Nashua, in the county of Hillsborough and state aforesaid ; that he is a member of the firm of Merrill & Company's Express, and duly authorized to make this petition and affidavit for said firm ; that said firm have done a general express business on the Boston & Lowell Railroad and its leased lines, as set forth in their former petitions now on the files of said commissioners, the former of which prayed the consideration of the board for increased facilities over the lines of said railroad, and the latter of which asked the board to fix the rates and compensation for such increased facilities ; that subsequent to the receipt of your decision on the later petition, bearing date of the 16th day of April now last past,—to wit, on the 22d day of said April,—said Merrill & Company renewed their demand for such facilities and accommodations as recommended by said board, for which said company offered to pay the rental fixed upon by said board, and to furnish a good and sufficient bond, with such conditions as mentioned and given in said decision, a copy of which demand is hereto annexed, marked A ; that subsequently thereto,—to

wit, on the 26th day of April,—an answer was received to said demand, a copy of which is hereto annexed, marked B; that then afterwards, to wit, on the 2d day instant, a bond was enclosed, with another demand for the accommodations as set forth in said letter marked A, and delivered to C. S. Mellen, the superintendent of said railroad, a copy of which demand, marked C, and a copy of which bond, marked D, are hereto annexed, the conditions of which bond are as ordered or directed by said board of commissioners in said decision of April 16th; that during the pendency and consideration of the aforesaid two petitions, said Merrill & Company have had accommodations on one train each way between Wilton and Boston, for which a rental of \$4,000 per year has been paid, as set forth in the former of said two petitions; that on the morning of the 6th day of May said firm received an answer to said demand, marked E, bearing date of the 5th instant, in which the said railroad corporation, through its superintendent, denied said demand, and declined to accede to said demand, thereby refusing to comply with the decision of said board of commissioners; that said Merrill & Company and its agents offered and tendered to said railroad freight and express matter for transportation from several places on the lines of said railroad to Boston,—to wit, Keene in our county of Cheshire, at Wilton, Milford, and Nashua, in said county of Hillsborough,—all of which merchandise and express matter was refused and declined to be taken and carried by the agents and servants of said railroad; that the accommodations and facilities which said firm had previously enjoyed on said one train between Wilton and Boston were on said day also taken away, and said firm was entirely deprived of each and every accommodation on and over said railroad and its leased lines for the transportation of the merchandise and express matter it then had collected, or which it might collect.

Whereby said firm has been greatly wronged, its business destroyed, and the facilities and privileges heretofore enjoyed by the public patronizing said firm said public have been deprived of, and the laws of said state have been violated thereby. Wherefore your petitioners request the consideration of said board of the foregoing facts and grievances, and the neglect and refusal of said railroad to comply with the recommendations and orders of said board, and the violations of the laws of said state.

MILES J. MERRILL for
MERRILL & CO.'S EXPRESS.

HILLSBOROUGH ss. May 12, 1884.

Subscribed and sworn to before me,

CHARLES W. HOITT, *Justice of the Peace.*

IN BOARD OF RAILROAD COMMISSIONERS,
CONCORD, N. H., May 16, 1884.

In the matter of the petition of Merrill & Co.'s Express, that they have been denied express facilities upon the railroads of this state operated by the Boston & Lowell Railroad, in accordance with the orders and recommendations of this board, this board finds that such refusal has been made in violation of the laws of this state and of the lawful directions of this board, and this board directs that notice be served on said railroad, according to the provisions of section five of the act to establish a Board of Railroad Commissioners, approved September 14, 1883.

By the board,

E. B. S. SANBORN, *Clerk.*

Whereupon, to wit, on the sixteenth day of May, A. D. 1884, a notice, of which the following is a copy, was given in hand to C. S. Mellen, superintendent of said Boston & Lowell Railroad, viz. :

STATE OF NEW HAMPSHIRE.

IN BOARD OF RAILROAD COMMISSIONERS,
CONCORD, N. H., May 16, 1884.

To the Boston & Lowell Railroad Company, owning and operating railroads within the state of New Hampshire :

Information having been furnished this board by the sworn statement of Miles J. Merrill, one of the owners of Merrill & Co.'s Express, and by the communication in writing of C. S. Mellen, superintendent of said Boston & Lowell Railroad, that the recommendations, findings, and orders of this board, that said Merrill & Co.'s Express be allowed to carry on an express business upon certain lines of railroad within this state, owned and operated by the said Boston & Lowell Railroad Company, at a certain price and upon certain conditions, which said recommendations, findings, and orders have been duly made known to said railroad company, its superintendent, officers, and servants, are disobeyed and disregarded by said railroad company, and that said railroad company wholly neglects and refuses to suffer said Merrill & Co. to do an express business upon said lines of railroad so owned and operated in this state although requested so to do by said Merrill & Co., and although tendered the price of such service or security for the same and a bond of indemnity according to the findings and orders of this board as the terms and conditions of carrying on said express business, this is to notify said Boston & Lowell Railroad Company that in the judgment of this board such neglect and refusal are a

violation of section 2, chapter 163 of the General Laws of the state of New Hampshire, and a neglect to comply with the lawful directions of this board as heretofore announced to said railroad company in the matter of the petitions of Merrill & Co.'s Express against said railroad company. And said Boston & Lowell Railroad Company is hereby directed to cease from any further violation of said law, and to forthwith comply with said lawful directions of this board.

By the Board of Railroad Commissioners of the State of New
Hampshire,
E. B. S. SANBORN, *Clerk*.

And upon the seventeenth day of May, 1884, said Merrill & Co. made a demand upon said Boston & Lowell Railroad as follows, to wit:

NASHUA, N. H., May 17, 1884.

C. S. MELLEN, SUPT. BOSTON & LOWELL R. R., BOSTON, MASS:

Dear Sir: Allow us to call your attention to the finding and order of the honorable Board of Railroad Commissioners of the State of New Hampshire made and bearing date of May 16th instant, notice of which finding and order has been served on said railroad.

Now, having filed with you, as superintendent of said Boston & Lowell Railroad, a good and sufficient bond in the sum of \$15,000, as heretofore directed by said board, we hereby again renew our request and demand for accommodations and facilities as set forth in our former demand bearing date of April 22d last, the same having been awarded to us by said Board of Railroad Commissioners, and which said demand was renewed by us on the 2d day of May instant, upon the terms and for the rental as set forth in the decree of said Board of Railroad Commissioners, we requesting and demanding that said accommodations and facilities be granted us immediately.

Yours respectfully,

MERRILL & CO.'S EXPRESS.

To which said demand said Boston & Lowell Railroad, by its superintendent, C. S. Mellen, replied as follows, to wit:

BOSTON & LOWELL RAILROAD,
SUPERINTENDENT'S OFFICE.

C. S. MELLEN, SUPT.

BOSTON, May 19, 1884.

MESSRS. MERRILL & CO., NASHUA, N. H.:

Gentlemen: Your letter of the 17th instant, renewing your demand for express privileges upon the roads of this corpora-

tion, in accordance with your letter of the 22d ultimo, has been received. I am instructed to reply that your demand does not seem to the directors of this corporation to be legally well founded, and they believe that compliance with it would be injurious to the corporation and its stockholders. They therefore respectfully decline to accede to your request.

But, in order to avoid any possible misapprehension, I would state, in refusing your demand for privileges between Keene and Boston, you are not to understand that the corporation declines to furnish you with the express privileges suggested in the orders of the board of New Hampshire railroad commissioners upon the railroads operated by the Boston & Lowell Railroad Corporation in New Hampshire. If you desire express privileges over our railroads in New Hampshire at the price, to the extent, and on the conditions suggested by said board, such privileges will be furnished you at any time upon one day's notice.

Truly yours,

C. S. MELLEN, *Supt.*

And the said Boston & Lowell Railroad refuses to allow said Merrill & Co.'s Express to do an express business upon its said lines according to the orders of this board, and continues such refusal after said notice of this board.

Whereupon the Board of Railroad Commissioners allege that in the judgment of said commissioners the action of said Boston & Lowell Railroad is in violation of section 2, chapter 163 of the General Laws of New Hampshire, and a neglect to comply with the lawful directions of said board as hereinbefore set forth.

The Board of Railroad Commissioners of the State of New
Hampshire,
By E. B. S. SANBORN, *Clerk.*

III.

PETITION OF CITIZENS OF BERLIN FOR BETTER ACCOMMODATIONS AT THE BERLIN FALLS STA- TION OF THE GRAND TRUNK RAILWAY.

*To the Honorable Board of Railroad Commissioners of the State
of New Hampshire:*

We, the undersigned residents, citizens, and business men of the town of Berlin, in the county of Coös and state of New Hampshire, respectfully represent to your honorable body,—

1. That our only railroad accommodations are furnished by

the Grand Trunk Railway Company, a foreign corporation having their principal offices at Montreal, Canada.

2. That the depot accommodations of said company at Berlin Falls are not only inadequate and insufficient for the convenience and accommodation of its patrons and your petitioners, but absolutely dangerous, and have become a public nuisance.

3. That your petitioners are informed and believe that said railroad corporation have been repeatedly requested and petitioned to furnish better and more safely constructed depot and accommodations; that said company have often agreed and promised to rebuild their depot, and improve the surroundings of the same, and as often failed so to do.

4. And your petitioners say, and upon hearing before your honorable body will show, not only that the depot at Berlin Falls is inadequate to the public necessities, but absolutely filthy, unsafe, and dangerous.

Wherefore your petitioners pray that your honorable body will grant them a hearing, and at Berlin Falls, at an early day, upon the matters and things herein set forth, and such other facts pertinent to the same; and at which hearing evidence of the gross and wanton neglect of the public interest and convenience by said corporation may be submitted by your petitioners for consideration by your honorable board.

That your honorable body will grant such order and relief as the public necessities, the safety and well-being of your petitioners, and the public in general may in the judgment of your honorable board require, so that better and more safely constructed accommodations be furnished the public at Berlin Falls aforesaid by said Grand Trunk Railway Company.

Your petitioners are pleased to acknowledge the faithfulness and impartiality of the company's agents and servants at Berlin Falls, who do everything in their power with the facilities furnished them to accommodate the public, and nothing herein should be construed as reflecting upon them. The things complained of, and from which we seek relief, are visible, self-evident, and require immediate and radical change; and your petitioners will ever pray.

And your petitioners designate Robt. N. Chamberlin, Esq., of Berlin Falls, as the proper person to whom notice or other communication from your honorable board pertaining to the matters herein may be addressed.

Stahl Brothers,	John B. Noyes,	J. A. Hodgdon,
S. F. McNally,	C. C. Gerrish & Co.,	G. W. Page,
Henry F. Marston,	F. A. Colby,	L. Jewett,
Robt. N. Chamber-	H. H. Abbott,	W. D. Williamson,
lin,	Geo. P. Emerton,	G. Wheeler,

D. C. Bean,	E. E. Fernald,	James W. Parker,
D. B. York,	C. N. Hodgdon,	H. E. Oleson,
J. J. Cobb,	H. A. Blodgett,	John D. Lary,
H. E. Ellingwood,	H. C. Rowell,	Chas. H. Thompson,
I. N. Taylor,	Geo. S. Wilson,	W. A. Boothby,
G. A. Collins,	Wm. M. Wilson,	J. W. Green,
Anson Plummer,	C. H. Sadel,	C. C. Leighton,
Charles E. Phipps,	W. G. Blake,	W. F. Horn,
G. R. Waters,	Franklin Wheeler,	
Selden Phipps,	rep. to general	
R. A. Twitchell,	court,	

JESSE TUTTLE,
SULLIVAN D. GREEN,
Selectmen of Berlin.

IN BOARD OF RAILROAD COMMISSIONERS,
CONCORD, N. H., March 22, 1884.

Upon due notification, the commissioners met the petitioners and the representatives of the railroad company at Berlin Falls on the 19th instant. The complaint is, that neither the freight nor passenger station is large enough to permit the proper transaction of the business of the public with the railroad at this point; that the approach to the passenger station is dangerous to persons going to or from the passenger trains, and that neither building is in proper repair. The passenger station is located between the main track and a side track, upon which freight trains are sometimes standing when passenger trains are due, the only access to the station from the business side of the town being over said side track. It was admitted that when the buildings were erected they were large enough for the business then transacted at the station. The population of Berlin then was about 560. It now reaches 1,700 or thereabouts, and the business of the town shows a far greater ratio of increase than the population. It was clearly demonstrated to the commissioners that larger buildings were required, and that the danger to passengers going to and from the station as now located should not longer exist. The representatives of the railroad company present at the hearing readily acceded to the recommendation of the commissioners that the buildings be enlarged to meet the increased traffic of the place, and that the passenger station be located so as to avoid the crossing of a track to reach it by the usual and prescribed route.

We are assured that the above changes will be made by the railroad company as soon as the season permits.

Further proceedings upon the petition are therefore suspended for the present.

By the Board,

E. B. S. SANBORN, *Clerk.*

IV.

FOREST ROAD CROSSING IN HANCOCK.

To the Railroad Commissioners of the State of New Hampshire :

An application has been made to us, selectmen of the town of Hancock, by thirty or more legal voters of said town, requesting us to cause a more suitable crossing over the Manchester & Keene Railroad at a point where it crosses the Forest road ; and we request you, as railroad commissioners, to appear at your earliest convenience, and make an examination of said crossing, giving us reasonable notice of the time you will appear.

Hancock, April 15, 1884.

WILLIAM F. SYMONDS,
ADOLPHUS G. FOSTER,
ANDREW B. STONE,
Selectmen of Hancock.

IN BOARD OF RAILROAD COMMISSIONERS,
CONCORD, N. H., June 19, 1884.

In the matter of the complaint of the selectmen and citizens of Hancock in regard to the crossing of the Forest road, on the Manchester & Keene Railroad, in said town, this board visited the ground in connection with a representative of the Boston & Lowell Railroad. After an examination of the crossing, it was substantially agreed by the parties in interest that the approaches to the crossing should be graded to the satisfaction of the town authorities. On this assurance, further proceedings on the part of this board are suspended.

By the Board,

E. B. S. SANBORN, *Clerk.*

V.

FARM CROSSING IN DANBURY.

To the Railroad Commissioners for the State of New Hampshire :

Respectfully represents Samuel P. Haskins, of Danbury, that the Northern Railroad passes through his farm ; that a large part of his tillage and mowing land is on the westerly or the other side of said railroad from his buildings, consequently he has to cross said railroad frequently many times daily ; that there is a

deep cut all the way through my farm; that I am obliged to cross another man's land and cross said railroad about twelve rods from my line; the company keep up gates at the crossing, but I have kept up bars on my line, which makes me a great deal of trouble every time I cross with a team to keep the gates and bars up; that I am liable to a prosecution for trespass every time I cross the land adjoining to get across said railroad, and have been forbidden to cross at all; that I have been informed that when said railroad was built the dirt was carted out and dumped in such a way as to leave a good chance for a bridge, and it was the intention to cause a bridge to be built there; that if he had a right to cross the adjoining land there is no cattle guards at said crossing, which makes it very inconvenient to drive cattle across said railroad; that the crossing is a poor one at the best; that I have frequently called on the officers of said company to give me a better chance to cross said railroad, but they have neglected to do anything about it; that he respectfully asks that you will give the matter your earliest attention, as I want to be teaming across said road soon, and make such order thereon as you may think that would be just and right in the premises.

SAMUEL P. HASKINS.

Danbury, April 22, 1884.

IN BOARD OF RAILROAD COMMISSIONERS,
CONCORD, N. H., June 19, 1884.

Samuel P. Haskins, of Danbury, petitions this board, complaining that his farm-crossing is inadequate, unprovided with cattle-guards, and inconvenient of access. The approach to the crossing now used by Mr. Haskins is on land of a neighbor, adjoining his own, and has been used by him for seventeen years, and is the same as was in use when he purchased the farm. A year and a half ago he was forbidden to use the approach to the crossing, but only for the purpose, it would appear, of preventing Mr. Haskins from acquiring any prescriptive rights. He has not been molested in the use of the crossing or in access to it. The original crossing, constituting an additional crossing for the owners of this and the adjoining farm on the north, still remains and can be used. Mr. Haskins claims that it was the early intention to connect the severed parts of his farm by a bridge, but no evidence was offered to support the claim. This board cannot agree that it would be reasonable in the present situation to require the railroad to construct a bridge, as it would be attended with an expense disproportional to the advantage, and is unnecessary as long as the present crossings can be utilized as they have been since the opening of the road

in 1848. This board deems it proper to recommend, however, both in the interest of the railroad and of Mr. Haskins, that the crossing used by the petitioner be improved by grading, and provided with a suitable railing from the fence to the track.

By the board,

E. B. S. SANBORN, *Clerk*.

Part IV.

RAILROAD RETURNS.

NOTE. It will be observed that heretofore the returns of the railroads in this state have been made up to March 31. The act of September 14, 1883, requires said returns to be made to the Railroad Commissioners on or before January 1 in each year. Instead of closing the accounts as heretofore, the annual rests will be September 30. In this first report there will necessarily be deficiencies and some inaccuracies, owing to this change. Great effort has been made, however, to have them as few as possible, and the managements of the different railroads have coöperated with the commissioners for that result. A faithful adherence to the form prescribed by the board will make a full and accurate statement of the account of each road easily obtainable for subsequent reports.

REPORT

OF THE

ASHUELOT RAILROAD COMPANY,

FOR THE YEAR ENDING MARCH 31, 1884.

GENERAL EXHIBIT FOR THE YEAR.	
Total income	\$21,554.80
Total expense (including taxes)	2,545.28
Net income	19,009.52
Interest accrued during year	200.78
On other debt \$200.78	
Dividends declared (6½ per cent.)	13,650.00
Balance for the year (surplus)	5,158.74
Balance at commencement of year \$25,356.86	
Deduct: For old capital stock cancelled * 660.00	
Balance at commencement of year as so changed	24,696.86
Balance Sept. 30, 1884 (surplus)	29,855.60
ANALYSIS OF EARNINGS.	
Rents for use of road	\$19,275.53
Income from all other sources, viz.,	2,279.27
Interest on improvements \$1,896.03	
Interest on contingent fund 383.24	
Total income from all sources	\$21,554.80
ANALYSIS OF EXPENSES.	
Salaries of general officers and clerks	\$550.00
Total operating expenses	\$550.00
Taxes, state	1,855.05
Taxes, local	140.23
Total operating expenses and taxes	\$2,545.28
PROPERTY ACCOUNTS: CHARGES AND CREDITS DURING THE YEAR.	
Land, land damages, and fences	\$2,075.00
Total for construction	2,075.00
Total charges to property accounts	2,075.00
Net addition to property account for the year	2,075.00

* Entries made in profit and loss account during the year not included in the foregoing statement.

Balance Sheet March 31, 1884.		
ASSETS.		
Cost of road	\$234,255.22	
Total permanent investments		\$234,255.22
Cash	\$3,650.00	
Due from agents and companies	600.38	
Sinking fund	10,000.00	
Total cash assets		14,250.38
Total assets (as per books of the company)		\$248,505.60
LIABILITIES.		
Capital stock		\$210,000.00
Unfunded debt, viz.,		8,650.00
Dividends unpaid	\$3,150.00	
Notes payable	5,000.00	
Vouchers and accounts	500.00	
Profit and loss balance		29,855.60
Total liabilities (as per books of the company)		\$248,505.60

DESCRIPTION OF ROAD.	
Main line of road from South Vernon, Vt., to Keene, N. H.	24 miles.
Main line of road in New Hampshire	23.2142 miles.
Main line of road in Vermont . . . . .	.71 mile.
Main line of road in Massachusetts . . . . .	.0757 mile.
Total road belonging to this company	24 miles.
Sidings and other tracks not above enumerated	1.136 miles.
Same in New Hampshire	1.136 "
Total length of track, computed as single track	25.136 "
Same in New Hampshire	25.136 "
Total length of steel rails in tracks, not including steel-top rails	18 "
[Weight per yard, 56 lbs.]	
Total miles of road operated by this company	24 "
Total miles of road operated by this company in New Hampshire	23.2142 "
Number of stations in New Hampshire on all roads operated by this company	6

LIST OF ACCIDENTS.

	From Causes beyond their own Control. (in New Hampshire.)		From their own Misconduct or Carelessness. In New Hampshire.)		Total in New Hampshire.		Total on Whole Road Operated.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passengers..
Employés...	1	.....	1	.....	1	.....
Others.....

STATEMENT OF EACH ACCIDENT IN NEW HAMPSHIRE.

April 25, 1883 (5 o'clock P. M.).—Locke M. Rixford, a freight brakeman, caught his heel in the brake-rigging, while working in the freight-yard in Keene, N. H. Both legs were cut off, in consequence of which he died at 10 o'clock P. M., on same day.

GENERAL INFORMATION.

BRIDGES.

Number of trestle bridges of 25 feet in length and upwards *	1
Aggregate length of same for single track (75 feet)	
Number of spans of timber bridges of 25 feet and upwards *	5
Aggregate length of same for single track (1,150 feet)	
Number of crossings of highways at grade *	19
Number of crossings of highways over railroad	1
Number of crossings of highways under railroad	1
Number of highway bridges 18 feet above track	1
Number of crossings at which there are neither signals nor flagmen *	19

CAPITAL STOCK.

Capital stock authorized by charter	\$500,000.00	
Capital stock authorized by votes of company	210,000.00	
Capital stock issued (number of shares, 2,100); amount paid in		\$210,000.00
Total amount paid in as per books of the company		210,000.00
Total number of stockholders	25	
Number of stockholders in New Hampshire	5	
Amount of stock held in New Hampshire	\$61,800.00	

* In New Hampshire, on miles of road owned.

Names and Residences of Officers.

A. B. Harris, *President*, Springfield, Mass. Geo. E. Frink, *Auditor*, Springfield, Mass. J. Mulligan, *Superintendent*, Springfield, Mass. H. E. Howard, *General Freight Agent*, Springfield, Mass. C. H. Cram, *General Ticket Agent*, Springfield, Mass. E. F. Lane, *Treasurer*, Keene, N. H. F. F. Lane, *Clerk of Corporation*, Keene, N. H.

Names and Residences of Directors last Elected.

A. B. Harris, Springfield, Mass.; J. A. Rumrill, Springfield, Mass.; J. Mulligan, Springfield, Mass.; W. H. Haile, Springfield, Mass.; Oscar Edwards, Northampton, Mass.; E. F. Lane, Keene, N. H.; F. F. Lane, Keene, N. H.

Proper Address of the Company.

THE ASHUELOT RAILROAD COMPANY,
SPRINGFIELD, MASS.

A. B. HARRIS,
J. MULLIGAN,
GEO. E. FRINK,
Directors.

A. B. HARRIS,
President.

E. F. LANE,
Treasurer.

J. MULLIGAN,
Superintendent.

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN ss., SPRINGFIELD, May 31, 1884. Then personally appeared A. B. Harris, president, and J. Mulligan, superintendent, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

GEO. E. FRINK,
Justice of the Peace.

STATE OF NEW HAMPSHIRE.

CHESHIRE ss., June 13, 1884. Then Elisha F. Lane personally appeared, and made oath that the foregoing statement by him subscribed, according to his best knowledge and belief, is true.

Before me,

F. F. LANE,
Justice of the Peace.

REPORT OF THE ATLANTIC & ST. LAWRENCE RAILROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.

Total income	\$274,489.93
Total expense (including taxes)	275,156.46
Net income (deficit)	666.53
Interest accrued during year:	
Proportion for New Hampshire of rental paid by lessees as guaranteed \$480,685.60	
Interest on stocks and bonds	167,169.84

ANALYSIS OF EARNINGS.

From local passengers (all passengers starting from or stopping at any station on this road)	\$23,868.36
From through passengers (to and from other roads over and beyond this road)	26,982.47
From express and extra baggage	4,828.94
mails	5,129.08
Total earnings from passenger department	60,808.85
From local freight (all freight starting from or stopping at any station on this road)	51,344.48
From through freight (to and from other roads over and beyond this road)	161,659.42
Total earnings from freight department	213,003.90
Total transportation earnings	273,812.75
Income from all other sources, viz.	677.18
Sundry rents for use of company's property \$677.18	

Total income from all sources	\$274,489.93
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ANALYSIS OF EXPENSES.

Salaries of general officers and clerks	\$4,912.25
Legal expenses	1,536.17
Insurance	1,986.82
Stationery and printing	310.05
Outside agencies and advertising	4,581.50
Contingencies and miscellaneous	894.74
Repairs of bridges (including culverts and cattle-guards)	3,268.58
Repairs of buildings and wharves	3,489.50
Repairs of fences, road-crossings, and signs	1,904.50
Renewal of ties	6,500.00

[No. laid, 26,000.]	
Repairs of road-bed and track	\$23,015.74
Repairs of locomotives	22,285.43
Fuel for locomotives	45,440.31
[Tons of coal, 10,568.]	
Water supply	1,697.42
Oil and waste	2,911.57
Locomotive service	29,753.39
Repairs of passenger cars	6,506.12
Passenger train service	3,768.63
Passenger train supplies	1,948.33
Repairs of freight cars	21,353.56
Freight train service	13,338.94
Freight train supplies	3,896.05
Mileage freight cars	4,135.54
Telegraph expenses	6,369.46
Loss and damage to freight and baggage	1,482.27
Loss and damage to property and cattle	161.20
Personal injuries	412.01
Agents' and station service	43,731.23
Station supplies	6,762.69

Total operating expenses	\$268,354.00
Taxes, state	6,794.40
Taxes, local	8.06
Total operating expenses and taxes	\$275,156.46

Balance Sheet September 30, 1883.

ASSETS.	
Cost of road	\$2,960,916.00
Total permanent investments	\$2,960,916.00
Operated by Grand Trunk Railway; hence there are no current balances.	
LIABILITIES.	
Capital stock, \$5,484,000—prop'n for New Hampshire	\$1,913,916.00
Funded debt, 3,000,000 " " "	1,047,000.00
Operated by Grand Trunk Railway; hence there are no current balances.	
Total liabilities (as per books of the company)	\$2,960,916.00

MILEAGE, TRAFFIC, ETC.	
Passenger train mileage	66,579
Freight train mileage	220,613
Total revenue train mileage	287,192

Switching train mileage (not included as train miles)	89,779
Other train mileage	20,028
Total train mileage	307,220
Number of season ticket passengers*	1,359
Number of local passengers (including season)	31,268
Number of through passengers (to and from other roads going over and beyond this road)	38,162
Total number of passengers carried	69,430
Local passenger mileage (carried one mile)	782,369
Through passenger mileage (carried one mile)	1,984,424
Total passenger mileage	2,766,793
Number tons of local freight	146,836
Number tons through freight (to and from other roads going over and beyond this road)	470,097
Total number tons freight carried	616,933
Local freight mileage (tons carried one mile)	2,852,745
Through freight mileage (tons carried one mile)†	24,435,044
Total freight mileage	27,287,789
Average number of persons employed	248

DESCRIPTION OF ROAD.

Main line of road from Island Pond, Vt., to Portland, Me.,	149.37 miles.
Main line of road in New Hampshire	52.02 "
" " Vermont	14.80 "
" " Maine	82.55 "
Total road belonging to this company	149.37 "
Sidings and other tracks not above enumerated	32.75 "
Same in New Hampshire	9.45 "
Total length of track, computed as single track	182.12 "
Same in New Hampshire	61.47 "
Total length of steel rails in tracks, not including steel-top rails	149.37 "
[Weights per yard, 65 lbs.]	
Number of stations on all roads owned by this company	31
Same in New Hampshire	11

EQUIPMENT.

Equipment furnished by the lessees.

* Reckoning twelve passengers per week for time of each season ticket.

† Carried to and from other roads.

LIST OF ACCIDENTS.

	From Causes beyond their own Control (In New Hampshire.)		From their own Misconduct or Carelessness. (In New Hampshire.)		Total in New Hampshire.		Total on Whole Road Operated.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passenger				1		1		3
Employés	2	18			2	18	5	34
Others		1		1		2	1	3

STATEMENT OF EACH ACCIDENT IN NEW HAMPSHIRE.

November 1, 1882.—Berlin Falls, John Reardon, passenger intoxicated, fell off train; one arm cut off.

November 9.—Gorham, T. Foley, brakeman, fingers crushed coupling.

November 8.—Gorham, Geo. Morkey, coupler, fingers crushed coupling.

November 18.—Berlin Falls, A. D. Hammond, brakeman, finger cut off coupling.

November 22.—Berlin Falls, D. F. Bowker, brakeman, slipped off car; badly bruised.

December 14.—Stratford Hollow, J. Lyon, conductor, rear collision, badly bruised.

December 14.—Stratford Hollow, P. Foley, conductor, badly bruised.

December 18.—Stark, T. S. Packard, brakeman, head injured; struck by an overhead bridge.

January 18, 1883.—Berlin Falls, C. M. Titcomb, brakeman, hand crushed coupling.

January 26.—Gorham, W. Dussault, brakeman, hand crushed coupling.

February 28.—Gorham, Jas. Judge, brakeman, chest injured coupling.

March 28.—Gorham, F. G. Adams, brakeman, collar-bone broken coupling.

March 30.—Gorham, J. Oulette, teamster, driving across track struck by train; leg broken; badly injured.

April 5.—Gorham, F. A. Ross, yard-master, foot caught in frog, and injured by car running against it.

April 6.—Gorham, B. F. Howard, car examiner, head injured coupling.

May 9.—Groveton, C. Lyon, brakeman, caught and badly crushed while setting brakes.

May 31.—Stratford Hollow, A. Cabana, driver, killed; J. Fowler, fireman, killed; J. Radcliffe, brakeman, badly injured. Train ran into car which had been blown foul of main line.

June 22.—Gorham, H. E. Wilson, brakeman, hand crushed coupling.

July 6.—Groveton, G. W. Davis, brakeman, slightly bruised coupling.

September 12.—Gorham, T. D. Jewell, brakeman, finger cut off coupling.

September 15.—Stratford Hollow, E. Spiller, mill hand. While trainmen were replacing a derailed engine on track, a pin broke, striking this man, and breaking his leg.

NATURE AND CAUSE OF ACCIDENT.

Fingers crushed coupling	2
Fingers cut off coupling	2
Hand crushed coupling	3
Chest injured coupling	1
Collar-bone broken coupling	1
Head injured coupling	1
Slightly bruised coupling	1
	<hr/>
	11*

GENERAL INFORMATION.

Maximum weight of locomotives in working order .	35 tons.
Average weight of locomotives in working order .	32½ "
Maximum weight of tenders full of fuel and water .	30 "
Average weight of tenders full of fuel and water .	27½ "
Maximum weight of passenger cars	35 "
Average weight of passenger cars	27½ "
Average weight of mail and baggage cars	20 "
Average weight of 8-wheel box freight cars	11 "
Average weight of 8-wheel platform cars	7½ "
Length of heaviest engine and tender, from centre of forward truck-wheel of engine to centre of rear wheel of tender	41 feet 5 inches.
Total length of heaviest engine and tender over all .	51 feet 4 inches.
Number of locomotives equipped with train brake, all passenger engines.	
Kind of brake, Westinghouse automatic.	
Number of cars equipped with train brake, all passenger cars.	
Kind of brake, Westinghouse automatic.	
Number of passenger cars with Miller platform and buffer, all passenger cars.	

* All on Atlantic & St. Lawrence.

BRIDGES.

Number of spans of iron bridges of 25 feet and upwards*	20
Aggregate length of same for single track (1.705 feet)	
Number of crossings of highways at grade*	25
Number of crossings of highways over railroad	4
Number of crossings of highways under railroad	1
Number of highway bridges less than 18 feet above track	4
Number of crossings at which there are neither signals nor flagmen*	25

RATES OF FARE, ETC.

Average rate of fare per mile (not including season tickets) for local passengers on roads operated by this company†	3.05 cents.
Average rate of fare per mile received from passengers to and from other roads	1.36 "
Average rate of fare per mile for season ticket passengers‡	1.25 "
Average rate of fare per mile received from all passengers	1.84 "
Average rate of local freight per ton per mile†	1.80 "
Average rate of freight per ton per mile received from freight to and from other roads	0.66 "
Average rate of freight per ton per mile received from all freight	0.78 "

CAPITAL STOCK.

Capital stock authorized by charter and acts of legislature	\$5,484,000
Capital stock authorized by votes of company	5,484,000
Capital stock issued (number of shares, 11,279 sterling; 245 federal; 29 fractional); amount paid in	\$5,484,000.00
Total amount paid in as per books of the company	5,484,000.00

DEBT.

Funded debt as follows:

1st mortgage bonds due, November 2, 1888; rate of interest, 6 per cent.	\$787,000.00
Interest paid on same during year	\$47,220.00
2d mortgage bonds, due October 1, 1884; rate of interest, 6 per cent.	1,499,916.00
Interest paid on same during year	\$89,994.96
3d mortgage bonds, due May 1, 1891; rate of interest, 6 per cent.	712,932.00
Interest paid on same during year	\$42,775.92
Balance of exchange of bonds	152.00
Interest paid on same during year	\$9.12
Total amount of funded debt	\$3,000,000.00

*In New Hampshire, on miles road owned. †Rates as per tariff. ‡Reckoning twelve passengers per week for time of each season ticket.

NAMES AND RESIDENCES OF OFFICERS.

Samuel E. Spring, *President*, Portland, Me. Joseph Hickson, *Vice-President*, Montreal, P. Q. W. J. Spicer, *Superintendent* of G. T. Railway, Montreal, P. Q. Charles E. Barrett, *Treasurer*, Portland, Me. F. R. Barrett, *Clerk of Corporation*, Portland, Me.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

Samuel E. Spring, Portland, Me.; Joseph Hickson, Sir Alex. T. Galt, Montreal, P. Q.; Chas. E. Barrett, Harrison J. Libby, Franklin R. Barrett, Francis K. Swan, Philip H. Brown, George P. Wescott, Portland, Me.

PROPER ADDRESS OF THE COMPANY.

ATLANTIC & ST. LAWRENCE COMPANY,
PORTLAND, MAINE.

SAMUEL E. SPRING,
JOSEPH HICKSON,
SIR ALEX. T. GALT,
CHAS. E. BARRETT,
HARRISON J. LIBBY,
FRANKLIN R. BARRETT,
FRANCIS K. SWAN,
PHILIP H. BROWN,
GEORGE P. WESCOTT,

Directors.

C. E. BARRETT,
Treasurer.

W. J. SPICER,
Superintendent of G. T. R.

FRANCIS K. SWAN,
Director for Prest.

CHAS. E. BARRETT,
Treasurer.

F. R. BARRETT,
Clerk and Sec.

STATE OF MAINE.

CUMBERLAND SS. May 3, 1884. Then personally appeared Francis K. Swan, Charles E. Barrett, and F. R. Barrett, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

G. C. PETERS, *Justice of the Peace.*

REPORT

OF THE

BOSTON, CONCORD & MONTREAL RAIL- ROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.	
Total income	\$914,607.32
Total expense (including taxes)	700,248.66
Net income	214,358.66
Rental to Pemigewasset Valley Railroad	\$15,012.00
Interest accrued during year:	
On funded debt	\$171,564.00
On other debt	42,002.65
Dividends declared (6 per cent.)	46,128.00
ANALYSIS OF EARNINGS.	
From local passengers (all passengers starting from or stopping at any station on this road)	\$289,950.07
From through passengers (to and from other roads over and beyond this road)	61,712.02
From express and extra baggage	19,375.31
From mails	19,755.22
Total earnings from passenger department	390,792.62
Total earnings from freight department	487,885.35
Income from all other sources	35,929.35
Total income from all sources	\$914,607.32
ANALYSIS OF EXPENSES.	
Salaries of general officers and clerks	\$22,569.86
Legal expenses	3,430.85
Insurance	8,290.17
Stationery and printing	5,521.83
Outside agencies and advertising	7,842.93
Contingencies and miscellaneous	4,713.55
Repairs of bridges (including culverts and cattle-guards)	4,384.91
Repairs of buildings (including turn-tables)	28,628.78
Repairs of fences, road-crossings, and signs	6,861.87
Renewal of ties	16,103.14
[Number laid, 62,919.]	

Repairs of road-bed and track	\$90,833.72
Repairs of locomotives	36,490.11
Fuel for locomotives	132,807.46
[Cords of wood, 38,651.]	
Water supply	1,524.63
Oil and waste	17,777.95
Locomotive service	58,584.10
Repairs of passenger cars (including baggage cars)	21,476.77
Passenger-train service	20,443.44
Passenger-train expense	38,477.62
Repairs of freight cars	36,434.17
Freight-train service	25,584.02
Freight-train expense	26,884.89
Mileage freight cars	13,876.12
Telegraph expenses	5,553.36
Loss and damage, freight and baggage } . . .	1,654.11
Loss and damage, property and cattle } . . .	
Snow-plows, snow, and ice	355.85
Agents' and station service	29,602.24
Shop tools and patterns	6,559.31

Total operating expenses	\$673,267.76
Taxes, state	25,762.78
Taxes, local	1,218.12

Total operating expenses and taxes	\$700,248.66
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PROPERTY ACCOUNTS: CHARGES AND CREDITS DURING THE YEAR.

Grading and masonry	}	\$52,926.48
Bridging		
Superstructure, including rails }		
Net addition to property account for the year		52,926.48

Balance Sheet, Sept. 30, 1883.

ASSETS.

Cost of road	\$4,876,608.38	
Interest in Pemigewasset House, Plymouth	16,000.00	
Total permanent investments		\$4,892,608.38
Cash	\$66,762.66	
Materials and supplies	214,707.26	
Sinking fund (trustees' sinking fund)	201,500.00	
Debit balances (W. A. Cobb, cashier)	174,020.03	
Total cash assets		\$656,989.95
Total assets (as per books of the company)		\$5,549,598.33

LIABILITIES.	
Capital stock	\$1,800,000.00
Funded debt	3,066,600.00
Unfunded debt, viz.,	45,593.89
Interest unpaid (coupons not presented for payment)	\$2,064.00
Dividends unpaid (including dividends payable Nov. 15, '83, of \$23,064)	43,529.89
Profit and loss balance	637,404.44
Total liabilities (as per books of the company)	\$5,549,598.33
<i>Present or Contingent Liabilities not included in the Balance Sheet.</i>	
Notes of the company to amount of	\$687,500.00
Of which amount is represented by sinking fund bonds in our and trustees' hands in- cluded in funded debt as above	422,000.00
The remainder represents amount paid on account of improvements, etc.	\$265,500.00
Total	\$265,500.00
MILEAGE, TRAFFIC, ETC.	
Total train mileage (engines)	1,114,530
Number of local passengers (including season)	289,509
Number of through passengers (to and from other roads going over and beyond this road)	41,252 ²
Total number of passengers carried	330,761 ²
Local passenger mileage (local passengers carried one mile)	7,471.583
Through passenger mileage (through passengers carried one mile)	3,877.735
Total passenger mileage	11,349.318
Number tons of local freight	183,106 ^{$\frac{845}{2000}$}
Number tons through freight (to and from other roads going over and beyond this road)	157,114 ^{$\frac{041}{2000}$}
Total number tons freight carried	340,220 ^{$\frac{886}{2000}$}
Local freight mileage (tons local freight carried one mile)	19,958.554
Through freight mileage (tons through freight carried one mile)*	14,611.650 ^{$\frac{818}{2000}$}
Total freight mileage	34,570.204 ^{$\frac{873}{2000}$}
Average number of persons employed	700
DESCRIPTION OF ROAD.	
Main line of road from Concord to Groveton Junction	145.877 miles.
Main line of road in New Hampshire	145.877 "

* Carried to and from other roads.

Wing road to base Mt. Washington (single track) .	20.390 miles.
Total length of branches owned by company .	20.390 "
Total road belonging to this company .	166.267 "
Sidings and other tracks not above enumerated (including P. V. R. R.) .	37.2 "
Total length of steel rails in tracks, not including steel-top rails (including P. V. R. R., 20.390 miles .	106.02 "
[Weight per yard, 56 lbs.]	
<i>Roads and Branches belonging to other Companies, operated by this Company under Lease or Contract.</i>	
Pemigewasset Valley Railroad, total length .	21 "
Total length of above road in New Hampshire .	21 "
Total miles of road operated by this company .	187.267 "
Total miles of road operated by this company in New Hampshire .	187.267 "
Number of stations on all roads operated by this company .	43
Number of telegraph offices in same .	31
Number of stations on all roads owned by this company .	38
Same in New Hampshire .	38
EQUIPMENT.	
Number of locomotives .	38
Number of passenger cars (including three observation cars) .	24
Number of parlor or sleeping cars .	5
Number of baggage, mail, and express cars .	24
Number of freight cars (basis of eight wheels) .	918
Number of other cars, 49 hand and 49 push .	98

LIST OF ACCIDENTS.

	From Causes beyond their own Control. (In New Hampshire.)		From their own Misconduct or Carelessness. (In New Hampshire.)		Total in New Hampshire.		Total on Whole Road Operated.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passengers..
Employés	1	1	.....	.....
Others.....	2	.....	.....	.....

STATEMENT OF EACH ACCIDENT IN NEW HAMPSHIRE.

March 27, 1883.—R. Taylor, a section hand, while jumping from a moving freight train, near Dalton Station, fell under the wheels, and was instantly killed.

May 21.—Fred Lanndry, a Frenchman, while walking on track, half mile below Lake Village, in an intoxicated condition, was struck by freight train and killed.

June 1.—J. T. Morrin, employed on gravel train, while attempting to board his train, at Ashland, lost his hold and fell between the cars, cutting off an arm.

June 15.—George Simpson, while attempting to get on a moving freight train, at West Rumney, fell under the wheel, was run over, and died in a few hours.

GENERAL INFORMATION.	
Maximum weight of locomotives in working order .	77,400 lbs.
Average weight of locomotives in working order .	61,137 "
Maximum weight of tenders full of fuel and water .	55,250 "
Average weight of tenders full of fuel and water .	43,600 "
Maximum weight of passenger cars	38,700 "
Average weight of passenger cars	35,150 "
Average weight of mail and baggage cars	31,600 "
Average weight of 8-wheel box freight cars	21,000 "
Average weight of 8-wheel platform cars	16,500 "
Length of heaviest engine and tender, from centre of forward truck-wheel of engine to centre of rear wheel of tender	43 $\frac{3}{4}$ feet.
Total length of heaviest engine and tender over all .	52 $\frac{1}{2}$ "
Number of locomotives equipped with train brake .	23
[Kind of brake: Westinghouse automatic.]	
Number of cars equipped with train brake	45
[Kind of brake: Westinghouse automatic.]	
Number of passenger cars with Miller platform and buffer	29
Number of miles of road operated by this company not furnished with telegraph facilities:	
From Plymouth to North Woodstock	21
Charges for the transportation of the company's supplies are not included in the earnings as reported for this road.	
BRIDGES.	
Number of trestle bridges of 25 feet in length and upwards *	3
Aggregate length of same for single track (1,515 feet)	
Number of spans of timber bridges of 25 feet and upwards *	101
Aggregate length of same for single track (10,078 feet)	
Number of crossings of highways at grade *	110

* In New Hampshire, on miles road owned.

NAMES AND RESIDENCES OF OFFICERS.

J. Thomas Vose, *President*, Boston, Mass. Samuel N. Bell, *Vice-President*, Manchester, N. H. Wm. A. Stowell, *Superintendent*, Montpelier, Vt. J. H. Carpenter, *General Freight Agent*, Plymouth, N. H. Wm. R. Brackett, *General Passenger Agent*, Plymouth, N. H. Edward D. Harlow, *Treasurer*, Boston, Mass. Samuel N. Bell, *Clerk of Corporation*, Manchester, N. H.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

J. Thomas Vose, Boston, Mass.; Peter Butler, Boston, Mass.; John P. Spaulding, Boston, Mass.; Samuel N. Bell, Manchester, N. H.; Warren F. Daniell, Franklin, N. H.; Nathan H. Weeks, Plymouth, N. H.

PROPER ADDRESS OF THE COMPANY.

BOSTON, CONCORD & MONTREAL RAILROAD,

President and Treasurer's Office—31 MILK STREET, BOSTON, MASS.

Superintendent's Office—PLYMOUTH, N. H.

WARREN F. DANIELL,

PETER BUTLER,

S. N. BELL,

Directors.

J. THOMAS VOSE.

President.

EDWARD D. HARLOW,

W. A. STOWELL,

Superintendent.

STATE OF NEW HAMPSHIRE.

GRAFTON SS., May 26, 1884. Then personally appeared J. Thomas Vose, Edward D. Harlow, and W. A. Stowell, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

DANIEL BARNARD,

Justice of the Peace throughout the State.

R E P O R T
OF THE
BOSTON & MAINE RAILROAD,
FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.

Total income		\$2,985,141.10
Total expense (including taxes)		2,070,760.21
Net income		914,380.89
Rentals:		88,296.87
Dover & Winnipiseogee R. R.	\$29,000.00	
West Amesbury Branch R. R.	5,700.00	
Lowell & Andover R. R.	52,500.00	
Kennebunk & Kennebunkport R. R.	1,096.87	
Interest accrued during year:		258,680.82
On funded debt	245,000.00	
On other debt	13,680.82	
Dividends declared (8 per cent.)		560,000.00
Balance for the year (surplus)		7,403.20
Balance at commencement of year	1,637,502.13	
Add interest	19,969.47	
	<u>\$1,657,471.60</u>	
Deduct amount reserved from earnings year ending September 30, 1882, for double track east of Haverhill, and other purposes	28,672.66	
	<u></u>	
Balance at commencement of year as so changed.		1,628,798.94
Balance September 30, 1883 (surplus)		1,636,202.14

ANALYSIS OF EARNINGS.

From local passengers (all passengers starting from or stopping at any station on this road)	\$1,473,979.02
From through passengers (to and from other roads over and beyond this road)	205,624.20
From express and extra baggage	76,516.14
mails	24,952.67
Total earnings from passenger department	1,781,072.03
From local freight (all freight starting from or stopping at any station on this road)	867,239.07
From through freight (to and from other roads over and beyond this road)	267,632.59
Total earnings from freight department	1,134,871.66
Total transportation earnings	2,915,943.69

Rents for use of road	\$20,500.00
Income from all other sources, viz.:	48,697.41
From rent of land and sundry tenements in sundry towns, the property of this road	\$39,886.87
Services as stevedores	8,810.54
Total income from all sources	\$2,985,141.10
ANALYSIS OF EXPENSES.	
Salaries of general officers and clerks	\$55,409.96
Legal expenses	9,151.15
Insurance	7,215.98
Stationery and printing	16,260.71
Outside agencies and advertising	18,701.64
Contingencies and miscellaneous	9,694.87
Repairs of bridges (including culverts and cattle- guards)	49,664.41
Repairs of buildings	128,592.74
Repairs of fences, road-crossings, and signs	15,728.18
Renewal of rails	77,362.57
[No. tons steel laid, 2,355 ^{117.0} ₂₂₄₀ .]	
Renewal of ties	37,907.64
[No. laid, 102,073.]	
Repairs of road-bed and track	184,903.69
Repairs of locomotives	106,743.38
Fuel for locomotives	252,602.36
[Tons of coal, 50,908; cords of wood, 381.]	
Water supply	13,990.80
Oil and waste	14,361.53
Locomotive service *	128,385.82
Repairs of passenger cars	83,258.70
Passenger train service *	75,344.82
Passenger train supplies	11,016.67
Repairs of freight cars	93,932.69
Freight train service *	38,155.80
Freight train supplies	2,036.32
Mileage freight cars †	16,850.64
Telegraph expenses	8,967.10
Loss and damage, freight and baggage	2,580.57
Loss and damage, property and cattle	3,302.92
Personal injuries	12,562.55
Agents' and station service *	338,986.81
Station supplies	35,446.08
Total operating expenses	\$1,849,119.10
Taxes, state	79,484.44
local	35,779.94
Total operating expenses and taxes	\$1,964,383.48

* Salaries and wages. † Debit balances.

11 passenger and 3 baggage and mail cars	\$54,817.38	
56 merchandise cars	22,495.38	
Dredging at Portland	11,376.70	
New coal-shed and wharf, Portland	11,731.30	
Station and improvements at Salmon Falls	4,006.20	
Overhead bridge at So. Newmarket	1,949.77	
		\$106,376.73

Total expenses	\$2,070,760.21
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PROPERTY ACCOUNTS: CHARGES AND CREDITS DURING THE YEAR.

Locomotives (number, 2)	\$19,000.00
Passenger, mail, and baggage cars (number, 2)	8,200.00
Freight and other cars (number, 80)	38,750.00
Total for equipment	\$65,950.00
Total charges to property accounts	65,950.00
Net addition to property account for the year	65,950.00

Balance Sheet, September 30, 1883.

ASSETS.

Cost of road	\$9,512,780.26	
Cost of equipment	1,308,180.00	
Stock of Dover & Winnipiseogee R. R.	263,144.48	
Stock and bonds of Newburyport R. R.	302,001.95	
Stock of Danvers R. R., and account	27,430.00	
Bonds of Danvers R. R.	125,000.00	
Steamer Mt. Washington and wharves	69,260.24	
		\$11,607,796.93

Total permanent investments

Cash	\$269,160.97	
Bills receivable	143,608.89	
Due from agents and companies	122,876.25	
Materials and supplies	281,894.96	
Dover & Winnipiseogee R. R. improvement	28,606.99	
Debit balances	146,369.12	
Lowell & Andover R. R. betterments	122,510.14	
Portland & Rochester R. R.	118,919.75	
Land at Charlestown	32,696.51	

Total cash assets	\$1,266,643.58
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Total assets (as per books of the company)	\$12,874,440.51
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LIABILITIES.

Capital stock	\$6,921,274.52
Funded debt	3,500,000.00
Unfunded debt, viz.	816,963.85

Interest unpaid	\$8,925.00	
Dividends unpaid	18,456.50	
Notes payable	500,000.00	
Vouchers and accounts	289,582.35	
Profit and loss balance		\$1,636,202.14
Total liabilities (as per books of the company)		\$12,874,440.51

MILEAGE, TRAFFIC, ETC.

Passenger train mileage	1,176,851
Freight train mileage	529,011
Total revenue train mileage	1,705,862
Switching train mileage	259,527
Other train mileage	63,346
Total train mileage	2,028,735
Number of season ticket passengers *	1,379,485
Number of local passengers (including season)	6,166,380
Number of through passengers (to and from other roads going over and beyond this road) . . .	322,376
Total number of passengers carried	6,488,756
Local passenger mileage (carried one mile) . .	73,004,098
Through passenger mileage (carried one mile) .	12,212,383
Total passenger mileage	85,216,481
Number tons of local freight	687,587
Number tons through freight (to and from other roads going over and beyond this road)	259,319
Total number tons freight carried	946,906
Local freight mileage (tons carried one mile) .	26,378,567
Through freight mileage (tons carried one mile)† .	22,358,210
Total freight mileage	48,736,777
Average number of persons employed	2,093‡

DESCRIPTION OF ROAD.

Maine line of road from Boston, Mass., to Portland, Me.	115.50 miles.
Main line of road in New Hampshire	34.75 "
" " Maine	44 "
" " Massachusetts	36.75 "
Double track on main line	62.75 "
Same in New Hampshire	14.89 "
Branches owned by the company, viz.:	
Medford (single track)	2 "
Methuen (1 mile double, 2.75 miles single track)	3.75 "
Great Falls (single track)	2.75 "
Total length of branches owned by company . .	8.50 "
Total length of branches owned by company in New Hampshire	2.75 "

* Reckoning twelve passengers per week for time of each season ticket. † Carried to and from other roads. ‡ September, 1883.

Total length of branches owned by company in Massachusetts	5.75 miles.
Double track on branches	1 mile.
Total road belonging to this company	124 miles.
Sidings and other tracks not above enumerated	82 "
Same in New Hampshire	19 "
Total length of track, computed as single track	269.75 "
Same in New Hampshire	81.42 "
Total length of steel rails in tracks, not including steel-top rails	179.90 "
[Weight per yard, 60 lbs.]	

Roads and Branches belonging to other Companies, operated by this Company under Lease or Contract.

Newburyport R. R., length	26.979 miles.
Danvers R. R., "	9.259 "
Dover & Winnipiseogee R. R., length	29 "
West Amesbury Branch R. R., "	4.50 "
Lowell & Andover R. R., "	8.73 "
Kennebunk & Kennebunkport R. R., length	4.50 "
Total length of above roads	82.968 "
" " in New Hampshire	31.25 "
" " other states,—	
Newburyport R. R. in Massachusetts	26.979 "
Danvers R. R. "	9.259 "
Lowell & Andover R. R. "	8.73 "
West Amesbury Branch R. R. "	2.25 "
Kennebunk & Kennebunkport R. R. in Maine	4.50 "
Total miles of road operated by this company	204.20 "
Total miles of road operated by this company in New Hampshire	66 "
Number of stations in New Hampshire on all roads operated by this company	28 "
Number of telegraph offices in same	19 "
Number of stations on all roads owned by this company	53 "
Same in New Hampshire	16 "

EQUIPMENT.

Number of locomotives	89
passenger cars	155
parlor cars	8
baggage, mail, milk, and express cars	35
freight cars (basis of 8 wheels)	1,560
other cars	231

LIST OF ACCIDENTS.

	From Causes beyond their own Control. (In New Hampshire.)		From their own Misconduct or Carelessness. (In New Hampshire.)		Total in New Hampshire.		Total on Whole Road Operated.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passengers							3	1
Employés.				2		2	4	5
Others.			1		1		6	8

STATEMENT OF EACH ACCIDENT IN NEW HAMPSHIRE.

December 6, 1882.—Charles W. Wallingford, employé, had foot crushed at Great Falls in attempting to get upon an engine.

April 27, 1883.—J. McPhillips, employé, jumped off an engine at Dover, and was struck by an engine on another track, and slightly injured.

April 28, 1883.—H. Tattersall, walking on track, was struck by a train, and killed.

GENERAL INFORMATION.	
Maximum weight of locomotives in working order	37 tons.
Average weight of locomotives in working order	28.18 “
Maximum weight of tenders full of fuel and water	20.75 “
Average weight of tenders full of fuel and water	15.98 “
Maximum weight of passenger cars	18 “
Average weight of passenger cars	15 “
Average weight of mail and baggage cars	13 “
Average weight of 8-wheel box freight cars	9 “
Average weight of 4-wheel box freight cars	4.50 “
Average weight of 8-wheel platform cars	7 “
Average weight of 4-wheel platform cars	3.50 “
Length of heaviest engine and tender, from centre of forward truck-wheel of engine to centre of rear wheel of tender	43 feet.
Total length of heaviest engine and tender over all	50 feet 6 inches.
Number of locomotives equipped with train brake	54
[Kind of brake, Smith Vacuum.]	
Number of cars equipped with train brake	199
[Kind of brake, Smith Vacuum.]	
Number of passenger cars with Miller platform and buffer	199

Number of miles of road operated not furnished with telegraph facilities.—		
From main line to Merrimac		4.50 miles.
From Bradford to Georgetown		6.50 “
From Kennebunk to Kennebunkport		4.50 “

BRIDGES BUILT WITHIN THE YEAR IN NEW HAMPSHIRE.

Location.	Kind.	Material.	Length.	When built.
Dover, N. H.	Through truss.	Iron.	117 feet.	Finished September, 1883.
Near Exeter, N. H.	Truss.	“	60 “	“ May, 1883.

BRIDGES.

Number of trestle bridges of 25 feet length and upwards *	1†
Aggregate length of same for single track (610 feet)	
Number of spans of iron bridges at 25 feet and upwards *	3
Aggregate length of same for single track (210 feet)	
Aggregate length of same for double track (117 feet)	
Number of spans of timber bridges of 25 feet and upwards *	6†
Aggregate length of same for single track (545 feet)	
Number of crossings of highways at grade *	39
Number of crossings of highways over railroad .	13
Number of crossings of highways under railroad .	3
Number of highway bridges 18 feet above track .	2
Number of highway bridges less than 18 feet above track .	11
Number of crossings at which gates or flagmen are maintained .	12
Number of crossings at which there are neither signals nor flagmen *	27
Number of railroad crossings at grade* .	1
Concord & Portsmouth R. R. at So. Newmarket, N. H.	
Number of railroad crossings over other railroads *	1
Portsmouth, Great Falls & Conway R. R. at Salmon Falls, N. H.	

* In New Hampshire, on miles road owned. † Temporary at Cocheco River, Dover.
† This bridge is over river at Salmon Falls—part in New Hampshire and part in Maine.

RATES OF FARE, ETC.

Average rate of fare per mile (not including season tickets) for local passengers on roads operated by this company†	2.574 cents.
Average rate of fare per mile received from passengers to and from other roads	1.684 "
Average rate of fare per mile for season ticket passengers* . . . . .	.812 "
Average rate of fare per mile received from all passengers	1.971 "
Average rate of local freight per ton per mile†	3.11 "
Average rate of freight per ton per mile received from freight to and from other roads	1.20 "
Average rate of freight per ton per mile received from all freight	2.24 "

CAPITAL STOCK.

Capital stock authorized by charter	\$7,000,000
Capital stock authorized by votes of company	7,000,000
Capital stock issued (number of shares, 70,000); amount paid in	\$6,921,274.52
Total amount paid in as per books of the company	6,921,274.52
Total number of stockholders	4,233

DEBT.

Funded debt as follows:

1893. Bonds due January 1, 1893; rate of interest, 7 per cent.	\$1,500,000.00
Interest paid on same during year	\$103,600.00
1894. Bonds due January 1, 1894; rate of interest, 7 per cent.	2,000,000.00
Interest paid on same during year	\$139,562.50
Total amount of funded debt	\$3,500,000.00

NAMES AND RESIDENCES OF OFFICERS.

George C. Lord, Newton, Mass., *President*. James T. Furber, Lawrence, Mass., *General Superintendent*. H. W. B. Wightman, Lowell, Mass., *Auditor*. William Merritt, Jr., Boston, Mass., *Asst. Superintendent*. W. J. C. Kenney, Danvers, Mass., *General Freight Agent*. D. J. Flanders, Haverhill, Mass., *General Passenger Agent*. Amos Blanchard, Lowell, Mass., *Treasurer*. Chauncey P. Judd, Reading, Mass., *Clerk of Corporation*.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

George C. Lord, Newton, Mass.; Nathaniel G. White, Lawrence, Mass.; Amos Paul, So. Newmarket, N. H.; Nathaniel J. Bradlee, Bos-

* Reckoning twelve passengers per week for time of each season ticket. † Rates as per tariff.

ton, Mass.; William S. Stevens, Dover, N. H.; James R. Nichols, Haverhill, Mass.; John Felt Osgood, Boston, Mass.; Samuel E. Spring, Portland, Me.; Nathaniel W. Farwell, Lewiston, Me.

PROPER ADDRESS OF THE COMPANY.
BOSTON & MAINE RAILROAD,
BOSTON, MASS.

GEORGE C. LORD,
NATHANIEL G. WHITE,
AMOS PAUL,
NATHANIEL J. BRADLEE,
WILLIAM S. STEVENS,
JAMES R. NICHOLS,
JOHN FELT OSGOOD,
SAMUEL E. SPRING,
NATHANIEL W. FARWELL,
Directors.

AMOS BLANCHARD,
Treasurer.

JAMES T. FURBER,
Superintendent.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK SS. BOSTON, January 29, 1884. Then personally appeared George C. Lord, Amos Blanchard, and James T. Furber, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

A. L. KNIGHT,
Justice of the Peace.

REPORT

OF THE

CHESHIRE RAILROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.	
Total income	\$634,524.26
Total expense (including taxes)	473,438.48
Net income	161,085.78
Rentals:	53,859.01
Fitchburg Railroad \$51,000 00	
Monadnock Railroad 2,859.01	
Interest accrued during year	48,000.00
Dividends declared (3 per cent.)	63,000.00
Balance for the year (deficit)	3,773.23
Balance at commencement of year . . . \$11,844.23	
Balance at commencement of year as so changed	11,844.23
Balance Sept. 30, 1883 (surplus)	8,071.00
ANALYSIS OF EARNINGS.	
From local passengers (all passengers starting from or stopping at any station on this road)*	\$41,148.61
From through passengers (to and from other roads over and beyond this road)	117,309.19
From express and extra baggage	12,251.58
From mails	9,105.29
From other sources, passenger department	7,650.00
Total earnings from passenger department	187,464.67
From local freight (all freight starting from or stopping at any station on this road)*	26,785.49
From through freight (to and from other roads over and beyond this road)	402,204.46
Total earnings from freight department	428,989.95
Total transportation earnings	616,454.62
Income from all other sources, viz.,	18,069.64
Miscellaneous, house rents, etc., . . . \$10,968.15	
Interest account 5,870.88	
Profit on exchange of bonds 1,230.61	
Total income from all sources	\$634,524.26

*These include only passengers and freight between local stations, and not to or from other roads, our books having been kept thus to coincide with the report to the Massachusetts Railroad Commissioners.

ANALYSIS OF EXPENSES.

Salaries of general officers and clerks	\$14,599.14
Legal expenses	549.43
Insurance	2,141.13
Stationery and printing	2,270.38
Outside agencies and advertising	3,201.04
Contingencies and miscellaneous	3,151.40
Repairs of bridges (including culverts and cattle-guards)	722.94
Repairs of buildings	16,921.08
Repairs of fences, road-crossings, and signs	1,050.22
Renewal of rails	12,113.42
[Number tons steel laid, 209.]	
Renewal of ties	13,231.47
[Number laid, 35,080.]	
Repairs of road-bed and track	31,032.47
Repairs of locomotives	27,367.27
Fuel for locomotives	102,386.40
[Tons of coal, 9,822, \$58,880.49 ; cords of wood, 9,902, \$43,505.91.]	
Water supply	1,055.76
Oil and waste	6,449.01
Locomotive service	36,045.42
Repairs of passenger cars	27,623.61
Passenger train service	7,513.29
Passenger train supplies	1,753.79
Repairs of freight cars	49,272.80
Freight train service	28,177.63
Freight train supplies	1,915.74
Mileage freight cars	20,043.60
Telegraph expenses	3,551.60
Loss and damage, freight and baggage	1,206.31
Loss and damage, property and cattle	203.25
Personal injuries	83.90
Agents' and station service	30,594.10
Station supplies	8,328.85
Total operating expenses	\$454,556.45
Taxes, state	17,544.60
Taxes, local	1,337.43
Total operating expenses and taxes	\$473,438.48

Balance Sheet, Sept. 30, 1883.

ASSETS.

Cost of road	\$2,395,268.94
Cost of equipment	322,266.32
Total permanent investments	\$2,717,535.26

Cash	\$20,538.08	
Bills receivable	102,443.31	
Materials and supplies	146,126.35	
Total cash assets		\$269,107.74
Total assets (as per books of the company)		\$2,986,643.00
LIABILITIES.		
Capital stock		\$2,153,300.00
Funded debt		800,000.00
Unfunded debt, viz.,		25,272.00
Interest unpaid	\$24,705.00	
Dividends unpaid	567.00	
Profit and loss balance		8,071.00
Total liabilities (as per books of the company)		\$2,986,643.00
MILEAGE, TRAFFIC, ETC.		
Passenger train mileage		125,528
Freight train mileage		366,115
Total revenue train mileage		491,643
Switching train mileage,		59,633
Other train mileage		16,801
Total train mileage		568,077
Number of season ticket passengers *		71,223
Number of local passengers (including season)		1,904
Number of through passengers (to and from other roads going over and beyond this road)		94,639
Total number of passengers carried		165,862
Local passenger mileage (local passengers carried one mile)		1,248,268
Through passenger mileage (through passengers carried one mile)		3,943,943
Total passenger mileage		5,192,211
Number tons of local freight		167,649
Number tons through freight (to and from other roads going over and beyond this road)		387,514
Total number tons freight carried		555,163
Local freight mileage (tons local freight carried one mile)		994,522
Through freight mileage (tons through freight carried one mile)†		29,538,434
Total freight mileage		30,532,956
Average number of persons employed		386
DESCRIPTION OF ROAD.		
Main line of road from So. Ashburnham to Bellows Falls	53.62 miles.	
Main line of road in New Hampshire	42.81 "	

* Reckoning twelve passengers per week for time of each season ticket.

† Carried to and from other roads.

Main line of road in Massachusetts	10.81 miles.
Total road belonging to this company	53.62 "
Sidings and other tracks not above enumerated	16.67 "
Same in New Hampshire	13.50 "
Total length of track, computed as single track	70.29 "
Same in New Hampshire	56.31 "
Total length of steel rails in tracks, not including steel-top rails	53.62 "
[Weight per yard, 60 lbs.]	

Roads and Branches belonging to other Companies, operated by this Company under Lease or Contract.

Monadnock Railroad, under lease, length	15.82 "
Joint use of F. R. R. between South Ashburnham and Fitchburg	10.39 "
Total length of above roads	26.21 "
Total length of above roads in New Hampshire	13.75 "
Total length of above roads in Massachusetts	12.46 "
Total miles of road operated by this company	64.01 "
Total miles of road operated by this company in New Hampshire	42.81 "
Number of stations in New Hampshire on all roads operated by this company	13
Number of telegraph offices in same	10
Number of stations on all roads owned by this company	13
Same in New Hampshire	10

EQUIPMENT.

Number of locomotives	31
Number of passenger cars	26
Number of baggage, mail, and express cars	11
Number of freight cars (basis of 8 wheels)	461
Number of other cars	33

LIST OF ACCIDENTS.

	From Causes beyond their own Control. (In New Hampshire.)		From their own Misconduct or Carelessness (In New Hampshire.)		Total in New Hampshire.		Total on Whole Road Operated.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passengers
Employés	1	.....	1	.....	2	.....
Others	1	1	1	1	1	1

STATEMENT OF EACH ACCIDENT IN NEW HAMPSHIRE.

October 27, 1882. James Donovan, fireman, walking on track in yard at Keene, struck by a locomotive and killed.

November 11, 1882. The dead body of Charles Hayden was found on the track near Fitzwilliam station, supposed to have been run over by some passing train.

July 4, 1883. James Slade, a boy about ten years of age, attempted to get upon a moving train near Westmoreland, had his foot crushed so as to require amputation.

GENERAL INFORMATION.	
Maximum weight of locomotives in working order .	47½ tons.
Average " " " .	34 "
Maximum weight of tenders full of fuel and water .	25 "
Average " " " .	19 "
Maximum weight of passenger cars	20 "
Average " " "	18 "
" " mail and baggage cars	13½ "
" " 8-wheel box freight cars	9½ "
" " 8-wheel platform cars	7½ "
Length of heaviest engine and tender, from centre of forward truck-wheel of engine to centre of rear wheel of tender	46½ feet.
Total length of heaviest engine and tender over all .	55 " "
Number of locomotives equipped with train brake .	7
[Kind of brake, Westinghouse.]	
Number of cars equipped with train brake	35
[Kind of brake, Westinghouse.]	
Number of passenger cars with Miller platform and buffer	37
Number of miles of road operated by this company not furnished with telegraph facilities:	
From Winchendon to Peterborough	15.82 miles.
Charges for the transportation of company's supplies are included in the earnings as reported for this road.	
Rates, ½ cent per ton per mile; number of tons carried, 14,700; amount credited to earnings, \$3,645.	
BRIDGES.	
Number of spans of stone bridges of 25 feet and upwards *	1
Aggregate length of same for double track (70 feet)	
Number of spans of iron bridges of 25 feet and upwards *	2
Aggregate length of same for single track (213 feet)	

* In New Hampshire, on miles of road owned.

Number of spans of timber bridges of 25 feet and upwards *	9
Aggregate length of same for single track (288 feet)	
“ “ “ double track (539 feet)	
Number of crossings of highways at grade *	35
Number of crossings of highways over railroad .	7
Number of crossings of highways under railroad .	7
Number of highway bridges 18 feet above track .	7
Number of crossings at which gates or flagmen are maintained	2
RATES OF FARE, ETC.	
Average rate of fare per mile (not including season tickets) for local passengers on roads operated by this company † . . . . .	.0315
Average rate of fare per mile received from passengers to and from other roads . . . . .	.0298
Average rate of fare per mile for season ticket passengers ‡ . . . . .	.0193
Average rate of fare per mile received from all passengers . . . . .	.0305
Average rate of local freight per ton per mile † . . . . .	.05
Average rate of freight per ton per mile received from freight to and from other roads . . . . .	.01313
Average rate of freight per ton per mile received from all freight . . . . .	.0134
CAPITAL STOCK.	
Capital stock authorized by charter	\$2,250,000.00
Capital stock authorized by votes of company	2,153,300.00
Capital stock issued (number of shares, 21,533) ; amount paid in	\$2,085,925.00
Total amount paid in as per books of the company	2,153,300.00
Total number of stockholders	514
Number of stockholders in New Hampshire	76
Amount of stock held in New Hampshire	\$392,000.00
DEBT.	
Funded debt, as follows :	
Bonds due July 1, 1896, rate of interest, 6 per cent.	\$250,000.00
Interest paid on same during year	\$15,000.00
Bonds due July 1, 1898, rate of interest 6 per cent.	550,000.00
Interest paid on same during year	33,000.00
Total amount of funded debt	\$800,000.00

* In New Hampshire, on miles of road owned.

† Rates as per tariff.

‡ Reckoning twelve passengers per week for time of each season ticket.

NAMES AND RESIDENCES OF OFFICERS.

William A. Russell, *President*, Lawrence, Mass. Edward C. Thayer, *Vice-President*, Keene, N. H. R. Stewart, *General Manager and Clerk of Corporation*, Keene. J. W. Dodge, *General Freight Agent*, Keene. F. H. Kingsbury, *General Passenger Agent and Treasurer*, Keene.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

William A. Russell, Lawrence, Mass.; Edward C. Thayer, Keene, N. H.; George W. Russell, Lawrence, Mass.; A. B. Turner, Ashuelot, N. H.; R. M. Pulsifer, Boston, Mass.; William H. Hill, Jr., Boston; H. W. Suter, Boston.

PROPER ADDRESS OF THE COMPANY.

THE CHESHIRE RAILROAD COMPANY,
KEENE, N. H.

EDWARD C. THAYER,

Vice-President.

R. STEWART,

General Manager.

F. H. KINGSBURY,

Treasurer.

STATE OF NEW HAMPSHIRE.

CHESHIRE SS., KEENE, January, 1884. Then personally appeared Edward C. Thayer, R. Stewart, and F. H. Kingsbury, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

Before me,

FRANCIS C. FAULKNER,

Justice of the Peace.

REPORT OF THE CONCORD RAILROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.	
Total income	\$1,264,816.28
Total expense (including taxes)	1,059,788.98
Net income	205,027.30
Rentals:	
Lowell & Framingham R. R.	\$3,600.00
Concord & Portsmouth R. R.	25,000.00
Suncook Valley R. R.	14,700.00
Nashua, Acton & Boston R. R.	11,000.00
	54,300.00
Dividends declared (10 per cent.)	150,000.00
Balance for the year (surplus)	727.30
ANALYSIS OF EARNINGS.	
From local passengers (all passengers starting from or stopping at any station on this road)	\$343,806.22
From through passengers (to and from other roads over and beyond this road)	116,946.30
From express and extra baggage	19,674.13
mails	13,464.83
From other sources	7,074.69
Total earnings from passenger department	500,966.17
From local freight (all freight starting from or stopping at any station on this road)	428,336.75
From through freight (to and from other roads over and beyond this road)	315,454.44
Total earnings from freight department	733,791.19
Income from all other sources, viz.:	
Miscellaneous	\$7,777.33
Rents	12,281.59
	20,058.92
Total income from all sources	\$1,264,816.28
ANALYSIS OF EXPENSES.	
Salaries of general officers and clerks	\$19,599.42
Legal expenses	7,332.30

Insurance	\$6,999.31
Stationery and printing	8,918.48
Outside agencies and advertising	3,072.96
Contingencies and miscellaneous	12,892.78
Repairs of bridges (including culverts and cattle-guards)	10,490.82
Repairs of buildings	25,164.86
Repairs of fences, road-crossings, and signs	6,498.26
Renewal of rails	41,785.68
[No. tons steel laid, 1,488; No. tons iron laid, 566.]	
Renewal of ties	37,355.43
[No laid, 88,856.]	
Repairs of road-bed and track	71,807.95
Repairs of locomotives	31,054.74
Fuel for locomotives	114,622.07
[Tons of coal, 11,793½; cords of wood, 9,311½.]	
Water supply	6,907.42
Oil and waste	12,025.27
Locomotive service	60,599.71
Repairs of passenger cars	25,009.65
Passenger train service	24,432.49
Passenger train supplies	3,045.12
Repairs of freight cars	51,288.05
Freight train service	35,734.47
Freight train supplies	621.70
Mileage freight cars	17,767.71
Telegraph expenses	3,979.01
Loss and damage to freight and baggage	1,156.20
Loss and damage to property and cattle	2,464.48
Personal injuries	1,747.07
Agents' and station service	76,796.65
Station supplies	5,816.43
Fuel for stations	3,978.05
passenger cars	406.83
freight cars	118.25
stationary engines	3,871.62
Gas and electric lights	4,315.73
Postage	168.29
Repairs hand-cars	313.40
shops, machinery, and tools	7,928.52
stationary engines	1,995.74
snow-plows	523.06
wharves	1,384.04
Removing snow and ice	3,800.45
Rentals of road	
Lowell & Framingham R. R.	3,600.00
Concord & Portsmouth R. R.	25,000.00
Suncook Valley R. R.	14,700.00
Nashua, Acton & Boston R. R.	11,000.00
Switchmen and watchmen	26,399.90
Total operating expenses	\$836,490.37

Taxes, state	\$37,360.20
Taxes, local	5,608.29
Total operating expenses and taxes . .	\$879,458.86
Operating Manchester & Keene R. R. . . .	\$31,170.23
Paid Nashua, Acton & Boston R. R. on account .	18,000.00
Manchester & Lawrence R. R. " . . .	58,503.79
Reserved for contingent and unsettled claims . .	19,000.00
	\$126,674.02
PROPERTY ACCOUNTS: CHARGES AND CREDITS DURING THE YEAR.	
Passenger and freight stations, wood-sheds, and water stations	\$60,692.48
Locomotives (number, 1)	14,235.48
Passenger, mail, and baggage cars (number, 2) . .	5,043.35
Freight and other cars (number, 35)	18,828.95
Total for equipment	38,107.78
Other expenditures charged to property account:	
Passenger equipment Boston & Montreal express line	9,155.84
Gross earnings	1,264,816.28
Operating expenses and taxes . . . \$879,458.86	
New buildings, etc. 60,692.48	
Equipment 47,263.62	
Extraordinary expenses 126,674.02	
	1,114,088.98
Net earnings	\$150,727.30
Paid two dividends, 5 per cent. each	150,000.00
Surplus	\$727.30

Balance Sheet September 30, 1883.

ASSETS.	
Capital stock	\$1,500,000.00
Deterioration and contingent	109,279.64
Interest	90,362.64
Man. & No. Weare R. R.	6,552.24
Concord R. R., old stock account	48,000.00
M. & L. " "	32,000.00
C. & P. " rent account	6,250.03
N., A. & B. "	3,049.94
S. V. "	4,050.00
Risk account	3,932.09
Future improvements at Concord	42,841.24

Notes payable	\$140,000.00	
Concord R. R., old div.,	2,451.50	
“ “ “ “	75,000.00	
S. V. “ “	171.00	
C. & P. “ “	276.50	
“ “ old “	140.00	
Cashier Concord R. R.	27,548.06	
Earnings	530.06	
Total assets		\$2,092,434.94
LIABILITIES.		
Construction	\$1,500,000.00	
New freight cars	36,563.67	
Rindge's wharf	51,507.72	
Nashua, Acton & Boston R. R.	30,000.00	
Through traffic expense	545.00	
Engine “Gladiator”	16,417.06	
Manchester & Keene R. R.	71,722.68	
Notes receivable	27,122.87	
Mt. Washington R. R.	173.61	
Suncook Valley R. R.	63,060.00	
Material account, C. R. R.,	210,886.65	
Cash	84,435.68	
Total liabilities		\$2,092,434.94
MILEAGE, TRAFFIC, ETC.		
Passenger train mileage		247,145
Freight train mileage		337,222
Total revenue train mileage		584,367
Switching train mileage		170,642
Other train mileage		42,743
Total train mileage		797,752
Number of season ticket passengers*		17,016†
Number of local passengers (including season)		263,328†
Number of through passengers (to and from other roads going over and beyond this road)		131,436†
Total number of passengers carried		394,764†
Local passenger mileage (carried one mile)		5,175,321†
Through passenger mileage (carried one mile)		4,137,739†
Total passenger mileage		9,313,060†
Number tons of local freight		217,085†
Number tons through freight (to and from other roads going over and beyond this road)		380,155†
Total number tons freight carried		597,240†
Local freight mileage (tons carried one mile)		7,061,314†
Through freight mileage (tons carried one mile)†		12,616,925†
Total freight mileage		19,678,239†

* Reckoning twelve passengers per week for time of each season ticket. † Carried to and from other roads. ‡ For six months ending Sept. 30, 1883.

LIST OF ACCIDENTS.

	From Causes beyond their own Control (In New Hampshire).		From their own Misconduct or Carelessness. (In New Hampshire.)		Total in New Hampshire.		Total on Whole Road Operated.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passenger								
Employés.....								
Others.			1				1	

STATEMENT OF EACH ACCIDENT IN NEW HAMPSHIRE.

February 9, 1883.—The engine of the pay-train struck and killed a boy about eleven years old, who was unloading wood near the track above East Weare. No blame was attached to the road or its employés.

GENERAL INFORMATION.

Maximum weight of locomotives in working order .	80,453 lbs.
Average weight of locomotives in working order .	59,987 "
Maximum weight of tenders full of fuel and water .	54,000 "
Average weight of tenders full of fuel and water .	39,895 "
Maximum weight of passenger cars	47,300 "
Average weight of passenger cars	34,638 "
Average weight of mail and baggage cars	31,081 "
Average weight of 8-wheel box freight cars	20,266 "
Average weight of 8-wheel platform cars	17,505 "
Average weight of 4-wheel platform cars	6,663 "
Length of heaviest engine and tender, from centre of forward truck-wheel of engine to centre of rear wheel of tender	43 feet 6½ in.
Total length of heaviest engine and tender over all .	49 feet 3 in.
Number of locomotives equipped with train brake .	19
[Kind of brake, Westinghouse.]	
Number of cars equipped with train brake	48
[Kind of brake, Westinghouse.]	
Number of passenger cars with Miller platform and buffer	44
Number of miles of road operated by your company not furnished with telegraph facilities,—	
From Suncook to Pittsfield; number of miles . .	17.37
From Manchester to No. Weare; "	19
Are charges for the transportation of company's sup- plies included in the earnings as reported for your road?	Only on freight coming from other roads.

If so, state at what rates, the number of tons carried,
and the amount credited to earnings

Rate 1½c per
ton per mile.
No separate
account kept
of tonnage and
earnings on
same.

BRIDGES.

Number of spans of iron bridges of 25 feet and upwards*	10
Aggregate length of same for double track (1,614 feet)	
Number of crossings of highways at grade*	19
Number of crossings of highways over railroad	5
Number of crossings of highways under railroad	2
Number of highway bridges 18 feet above track	1
Number of highway bridges less than 18 feet above track	4
Number of crossings at which gates or flagmen are maintained	6
Number of crossings at which there are neither signals nor flagmen*	13

RATES OF FARE, ETC.†

Average rate of fare per mile (not including season tickets) for local passengers on roads operated by this company‡	3.12 cents.
Average rate of fare per mile received from passengers to and from other roads	1.84 "
Average rate of fare per mile for season ticket passengers§	0.59 "
Average rate of fare per mile received from all passengers	2.48 "
Average rate of local freight per ton per mile ‡	3.2 "
Average rate of freight per ton per mile received from freight to and from other roads	1.3 "
Average rate of freight per ton per mile received from all freight	1.9 "

CAPITAL STOCK.

Capital stock authorized by charter	\$500,000
Capital stock authorized by company	1,000,000
Capital stock issued (number of shares, 30,000); amt paid in	\$1,500,000.00
Total amount paid in as per books of the company	1,500,000.00
Total number of stockholders	1,269
Number of stockholders in New Hampshire	846
Amount of stock held in New Hampshire	\$1,184,350

* In New Hampshire, on miles road owned. † For six months ending Sept. 30, 1883.
‡ Rates as per tariff. § Reckoning twelve passengers per week for time of each season ticket.

Names and Residences of Officers.

Frederick Smyth, Manchester, N. H., *President*. Horace E. Chamberlin, Concord, N. H., *Superintendent*. Samuel Barrett, Concord, N. H., *General Freight Agent*. Frank E. Brown, Concord, N. H., *General Passenger Agent*. Nathan Parker, Manchester, N. H., *Treasurer*. Joseph W. Fellows, *Clerk of Corporation*.

Names and Residences of Directors Last Elected.

Frederick Smyth, Manchester, N. H.; Nathan Parker, Manchester, N. H.; Samuel N. Bell, Manchester, N. H.; Benja. A. Kimball, Concord, N. H.; Henry C. Sherburne, Concord, N. H.; John H. Pearson, Concord, N. H.; James W. Johnson, Enfield, N. H.

PROPER ADDRESS OF THE COMPANY,
CONCORD RAILROAD CORPORATION,
CONCORD, N. H.

FREDERICK SMYTH,
NATHAN PARKER,
SAMUEL N. BELL,
BENJA. A. KIMBALL,
HENRY C. SHERBURNE,
JOHN H. PEARSON,
JAMES W. JOHNSON,

Directors.

FREDERICK SMYTH,
President.

NATHAN PARKER,
Treasurer.

H. E. CHAMBERLIN,
Superintendent.

STATE OF NEW HAMPSHIRE.

MERRIMACK ss. CONCORD, N. H., April 7, 1884. Then personally appeared Frederick Smyth, Nathan Parker, and Horace E. Chamberlin, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

JOHN FRANK WEBSTER,
Justice of the Peace.

REPORT

OF THE

CONCORD & CLAREMONT RAILROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.	
Total income	\$158,249.44
Total expense (including taxes)	107,067.89
Net income	51,181.55
Interest accrued during year:	44,030.82
On funded debt, July, 1882, to January, 1883,	\$35,000.00
On other debt, less interest received, \$93.20	9,030.82
Balance for the year (surplus)	7,150.73
Balance at commencement of year	6,817.81
Balance Sept. 30, 1883	13,968.54
ANALYSIS OF EARNINGS.	
From local passengers (all passengers starting from or stopping at any station on this road)	\$61,224 50
From through passengers (to and from other roads over and beyond this road)	492.59
From express and extra baggage	2,779.03
From mails	3,603.92
Total earnings from passenger department	68,100.04
From local freight (all freight starting from or stopping at any stations on this road)	88,675.72
From through freight (to and from other roads over and beyond this road)	941.91
Total earnings from freight department	89,617.63
Total transportation earnings	157,717.67
Income from rents	531.77
Total income from all sources	\$158,249.44
ANALYSIS OF EXPENSES.	
Salaries of general officers and clerks	\$3,226.00
Insurance	1,733.33
Stationery and printing	672.24
Outside agencies and advertising	266.90
Contingencies and miscellaneous	4,746.00

Repairs of bridges (including culverts and cattle-guards)	\$1,216.49
Repairs of buildings	4,716.29
Repairs of fences, road-crossings, and signs	1,953.07
Renewal of rails	3,772.11
Renewal of ties	7,487.52
Repairs of road-bed and track	23,972.93
Repairs of locomotives	5,850.70
Fuel for locomotives	12,577.60
[Cords of wood, 3,252½.]	
Water supply	109.94
Oil and waste	654.79
Locomotive service	5,596.68
Repairs of passenger cars	3,220.03
Passenger-train service	2,724.10
Passenger-train supplies	38.22
Repairs of freight cars	6,986.62
Freight-train service	2,510.57
Freight-train supplies	48.98
Telegraph expenses	94.50
Loss and damage, freight and baggage	223.66
Loss and damage, property and cattle	96.49
Personal injuries	61.83
Agents' and station service	6,557.08
Station supplies	154.32
Total operating expenses	\$101,268.99
Taxes, state	5,725.32
Taxes, local	73.58
Total operating expenses and taxes	\$107,067.89
Balance Sheet, Sept. 30, 1883.	
Total permanent investments	\$1,129,706.38
Cash	\$1,347.09
Due from superintendent's department	239.13
Materials and supplies	55,119.16
Total cash assets	\$56,705.38
Total assets (as per books of the company)	\$1,186,411.76
LIABILITIES.	
Capital stock	\$410,900.00
Funded debt	500,000.00
Unfunded debt, viz.,	254,245.72
Interest unpaid	7,297.50
Profit and loss balance	13,968.54
Total liabilities (as per books of the company)	\$1,186,411.76

MILEAGE, TRAFFIC, ETC.	
Passenger train mileage	76,335
Freight train mileage	48,403
Total revenue train mileage	\$157,717.67
Other train mileage	3,589
Total train mileage	128,327
Number of season ticket passengers *	8,844
Number of local passengers (including season)	106,989
Number of through passengers (to and from other roads going over and beyond this road)	929
Total number of passengers carried	107,918
Local passenger mileage (local passengers carried one mile)	1,877,190
Through passenger mileage (through passengers carried one mile)	24,618
Total passenger mileage	1,901,808
Number tons of local freight	54,856
Number tons through freight (to and from other roads going over and beyond this road)	2,179
Total number tons freight carried	57,035
Local freight mileage (tons local freight carried one mile)	1,080,509
Through freight mileage (tons through freight carried one mile)†	58,184
Total freight mileage	1,138,693
Average number of persons employed (about)	135
DESCRIPTION OF ROAD.	
Main line of road from Concord to Claremont Junction	56
Branch owned by the company, viz.,—	
Contoocook to Hillsborough (single track)	14.9
Total road belonging to this company	70.9
Sidings and other tracks not above enumerated	7.75
Total miles of road operated by this company	70.9
Total miles of road operated by this company in New Hampshire	70.9
Number of stations in New Hampshire on all roads operated by this company	22
Number of telegraph offices in same	10
Number of stations on all roads owned by this company	22
EQUIPMENT.	
Number of locomotives	1
Number of passenger cars and combination	5
Number of freight cars (basis of 8 wheels)	46
Number of dump cars	9

* Reckoning twelve passengers per week for time of each season ticket.

† Carried to and from other roads.

Number of highway bridges less than 18 feet above track	2
Number of crossings at which gates or flagmen are maintained	2
RATES OF FARE, ETC.	
Average rate of fare per month (not including season tickets) for local passengers on roads operated by this company * . . . . .	.035
Average rate of fare per mile received from passengers to and from other roads . . . . .	.017
Average rate of fare per mile for season ticket passengers † . . . . .	.0078
Average rate of fare per mile received from all passengers . . . . .	.0323
Average rate of local freight per ton per mile * . . . . .	.082
Average rate of freight per ton per mile received from freight to and from other roads . . . . .	.016
Average rate of freight per ton per mile received from all freight . . . . .	.0786
CAPITAL STOCK.	
Capital stock issued (number of shares, 4,109) ; amount paid in	\$410,900 410,900
Total amount paid in as per books of the company	
Total number of stockholders	14
Number of stockholders in New Hampshire	14
Amount of stock held in New Hampshire	\$410,900
DEBT.	
Funded debt as follows :	
Bonds due Jan. 1, 1894, rate of interest, 7 per cent.	\$500,000
Total amount of funded debt	500,000

NAMES AND RESIDENCES OF OFFICERS.

Henry C. Sherburne, *President*, Concord, N. H. George E. Todd, *Superintendent*, Concord. W. F. Simons, *General Freight and Passenger Agent*, Concord. George A. Kettell, *Treasurer*. John Y. Mugridge, *Clerk of Corporation*.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

D. W. Johnson, Claremont, N. H. ; M. W. Tappan, Bradford, N. H. ; C. P. Sanborn, John Kimball, C. O. Stearns, H. C. Sherburne, George E. Todd, Concord, N. H.

* Reckoning twelve passengers per week for time of each season ticket.

† Rates as per tariff.

PROPER ADDRESS OF THE COMPANY.
 CONCORD & CLAREMONT (N. H.) RAILROAD,
 CONCORD, N. H.

Treasurer's Office—28 STATE ST., BOSTON.

H'Y C. SHERBURNE,
President.

GEO. A. KETTELL,
Treasurer.

GEO. E. TODD,
Superintendent.

STATE OF NEW HAMPSHIRE.

MERRIMACK SS., CONCORD, March 31, 1884. Then personally appeared Geo. A. Kettell, Henry C. Sherburne, and Geo. E. Todd, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

JOHN FRANK WEBSTER,
Justice of the Peace.

REPORT

OF THE

CONCORD & PORTSMOUTH RAILROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.	
Net income from rental	\$25,000.00
Dividends declared (7 per cent.) on \$350,000	24,500.00
Balance for the year (organization)	500.00
ANALYSIS OF EARNINGS.	
Included in Concord R. R. report.	
ANALYSIS OF EXPENSES.	
Included in Concord R. R. report.	
PROPERTY ACCOUNTS: CHARGES AND CREDITS DURING THE YEAR.	
Included in Concord R. R. report.	
Balance Sheet September 30, 1883.	
ASSETS.	
Construction	\$350,000.00
Cash	1,678.13
	\$351,678.13
LIABILITIES.	
Capital stock	\$350,000.00
Income and expense account	1,678.13
	\$351,678.13
MILEAGE, TRAFFIC, ETC.	
Included in Concord R. R. report.	

DESCRIPTION OF ROAD.	
Main line of road from Manchester to Portsmouth .	40.5 miles.
Main line of road in New Hampshire	40.5 "
Branches owned by this company, viz.:	
Concord to Suncook (single track)	7 "
Total length of branches owned by company . .	7 "
Total length of branches owned by company in New Hampshire	7 "
Total road belonging to this company	47.5 "
Sidings and other tracks not above enumerated .	7.74 "
Total length of track, computed as single track	55.24 "
Same in New Hampshire	55.24 "
Total length of steel rails in tracks, not including steel-top rails	9 "
[Weight per yard, 461 tons 60 lbs.]	
368 tons 57 lbs.	
Total miles of road operated by this company .	40.5 "
Total miles of road operated by this company in New Hampshire	40.5 "
Number of stations in New Hampshire on all roads operated by this company	15
Number of telegraph offices in same	5
Number of stations on all roads owned by this company	15
Same in New Hampshire	15
GENERAL INFORMATION.	
Included in Concord R. R. report.	
BRIDGES.	
Number of spans of timber bridges of 25 feet and upwards *	6
Aggregate length of same for single track (291 feet).	
Number of crossings of highways at grade *	57
Number of crossings of highways over railroad . .	4
Number of highway bridges 18 feet above track . .	2
Number of highway bridges less than 18 feet above track	2
Number of crossings at which gates or flagmen are maintained	1
Number of crossings at which there are neither signals nor flagmen *	56
Number of railroad crossings at grade: *	3
Eastern Railroad at Portsmouth.	
Boston & Maine R. R. at Newmarket Junction.	
Nashua & Rochester R. R. at Epping.	
RATES OF FARE, ETC.	
Included in Concord R. R. report.	

* In New Hampshire, on miles road owned.

CAPITAL STOCK.	
Capital stock issued (number of shares, 3,500) ; amount paid in	\$350,000.00
Total number of stockholders	228
Number of stockholders in New Hampshire	196
Amount of stock held in New Hampshire	\$320,600

NAMES AND RESIDENCES OF OFFICERS.

Stephen Kenrick, Franklin, N. H., *President*. Horace E. Chamberlin, Concord, N. H., *Superintendent*. Samuel F. Barrett, Concord, N. H., *General Freight Agent*. Frank E. Brown, Concord, N. H., *General Passenger Agent*. Moody Currier, Manchester, N. H., *Treasurer*. William H. Hackett, Portsmouth, N. H., *Clerk of Corporation*.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

Stephen Kenrick, Franklin, N. H. ; Samuel N. Bell, Manchester, N. H. ; Benjamin F. Martin, Manchester, N. H. ; Joseph B. Walker, Concord, N. H. ; John J. Pickering, Portsmouth, N. H. ; John J. Bell, Exeter, N. H. ; Walter M. Parker, Manchester, N. H.

PROPER ADDRESS OF THE COMPANY, CONCORD & PORTSMOUTH RAILROAD, CONCORD, N. H.

STEPHEN KENRICK,
SAMUEL N. BELL,
BENJAMIN F. MARTIN,
JOSEPH B. WALKER,
JOHN J. PICKERING,
JOHN J. BELL,
WALTER M. PARKER,
Directors.

STEPHEN KENRICK,
President.

MOODY CARRIER,
Treasurer.

HORACE E. CHAMBERLIN,
Superintendent.

STATE OF NEW HAMPSHIRE.

MERRIMACK SS.,, 1884. Then personally appeared Stephen Kenrick, Moody Currier, and Horace E. Chamberlin, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

E. B. S. SANBORN,

Justice of the Peace.

REPORT OF THE EASTERN RAILROAD COMPANY IN NEW HAMPSHIRE.

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.	
Total income	\$22,612.50
Total expense (including taxes)	414.50
Net income	22,198.00
Dividends declared ($4\frac{1}{2}$ per cent.)	

ANALYSIS OF EARNINGS.	
Rents for use of road	\$22,500.00
Income from all other sources, viz., Interest on loan, etc.	112.50
Total income from all sources	\$22,612.50

(Leased to Eastern Railroad Co. for annual rental of \$22,500, payable semi-annually.)

Balance Sheet Sept. 30, 1884.	
ASSETS.	
Cost of road	\$780,535.56
Cash	4,589.83
Profit and loss balance	\$785,125.39
LIABILITIES.	
Capital stock	\$492,500.00
Unfunded debt, viz., Dividends unpaid	2,504.61
Profit and loss balance	290,120.78
Total liabilities (as per books of the company)	\$785,125.39

DESCRIPTION OF ROAD.	
Main line of road from New Hampshire state line to Maine state line	15.9 miles.
Double track on main line	5 "
Sidings and other tracks not above enumerated	7.84 "
Total length of track, computed as single track	28.92 "

GENERAL INFORMATION.		
BRIDGES.		
Number of trestle bridges of 25 feet in length and upwards *		1
Aggregate length of same for single track (429 feet)		
Number of spans of iron bridges of 25 feet and upwards*		1
Aggregate length of same for single track (37 feet)		
“ “ double track (37 feet)		
“ “ triple track (37 feet)		
Number of spans of timber bridges of 25 feet and upwards *		2
Aggregate length of same for single track (95 feet)		
Number of crossings of highways at grade *		15
“ “ over railroad .		5
“ “ under railroad .		1
Number of highway bridges less than 18 feet above track		5
Number of crossings at which gates or flagmen are maintained		10
Number of railroad crossings at grade :		
Concord Railroad at Portsmouth . . .		1
CAPITAL STOCK.		
Capital stock authorized by charter .	\$500,000	
“ “ votes of company .	500,000	
Capital stock issued (number of shares, 4,925) ; amount paid in		\$492,500.00
Total number of stockholders	408	
Number of stockholders in New Hampshire	212	
Amount of stock held in New Hampshire	\$277,900	

NAMES AND RESIDENCES OF OFFICERS.

Moody Currier, *President*, Manchester, N. H. Edward A. Abbot, *Treasurer*, Concord, N. H. Wm. H. Hackett, *Clerk of Corporation*, Portsmouth, N. H.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

Moody Currier, Manchester, N. H. ; Edward A. Abbot, Concord, N. H. ; Dexter Richards, Newport, N. H. ; Wm. H. Goodwin, Boston, Mass. ; Francis Thompson, Boston ; Frank A. Philbrick, Rye Beach, N. H. ; Edward L. Giddings, Beverly, Mass.

PROPER ADDRESS OF THE COMPANY.

EASTERN RAILROAD IN NEW HAMPSHIRE.

EDWARD A. ABBOT, BOSTON, MASS.

* In New Hampshire, on miles road owned.

REPORT

OF THE

FITCHBURG RAILROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.

Total income		\$2,965,676.88
Total expense (including taxes)		2,187,940.84
Net income		777,736.04
Rentals:		230,164.00
Vt. & Mass.	\$230,164.00	
Interest accrued during year:		228,725.48
On funded debt	177,500.00	
On other debt	51,225.48	
Dividends declared (6 per cent.)		297,000.00
Balance for the year (surplus)		21,846.56
Balance at commencement of year	301,398.65	
Add: Received	1,097.39	
Deduct: Charged off	7,019.44	
Balance at commencement of year as so changed.		295,476.60
Balance September 30, 1883 (surplus)		317,323.16

ANALYSIS OF EARNINGS.

From local passengers (all passengers starting from or stopping at any station on this road)		\$618,384.36
From through passengers (to and from other roads over and beyond this road)		278,837.33
From express and extra baggage		59,413.37
mails		30,349.37
other sources, passenger department		2,618.37
Total earnings from passenger department		989,602.80
From local freight (all freight starting from or stopping at any station on this road)		655,628.03
From through freight (to and from other roads over and beyond this road)		1,179,793.48
Total earnings from freight department		1,835,421.51
Total transportation earnings		2,825,024.31
Rents for use of road		51,000.00
Income from all other sources, viz.:		89,652.57
Rent of property	\$25,850.72	
Elevator and discharging coal	7,801.85	
Premium on bond	56,000.00	
Total income from all sources		\$2,965,676.88

ANALYSIS OF EXPENSES.

Salaries of general officers and clerks	\$68,593.33
Legal expenses	10,999.62
Insurance	6,741.23
Stationery and printing	23,557.01
Outside agencies and advertising	63,994.30
Contingencies and miscellaneous	12,903.39
Repairs of bridges (including culverts and cattle- guards)	41,120.79
Repairs of buildings	78,173.48
Repairs of fences, road-crossings, and signs	11,612.26
Renewal of rails	65,680.10
[No. tons steel laid, 2,376; no. tons iron laid, 1.]	
Renewal of ties	54,829.55
[No. laid, 149,393.]	
Repairs of road-bed and track	142,385.79
Repairs of locomotives	125,710.36
Fuel for locomotives	311,784.67
[Tons of coal, 60,842; cords of wood, 462.]	
Water supply	12,025.60
Oil and waste	21,599.58
Locomotive service *	176,329.03
Repairs of passenger cars	65,539.85
Passenger train service *	65,019.87
Passenger train supplies	9,608.88
Repairs of freight cars	143,206.07
Freight train service *	155,885.16
Freight train supplies	5,150.24
Mileage freight cars †	26,048.82
Telegraph expenses	18,348.92
Loss and damage, freight and baggage	6,085.33
Loss and damage, property and cattle	3,969.90
Personal injuries	20,500.76
Agents' and station service *	283,988.79
Station supplies	14,154.45
Total operating expenses	\$2,045,546.63
Taxes, state and local	142,394.21
Total operating expenses and taxes	\$2,187,940.84
PROPERTY ACCOUNTS: CHARGES AND CREDITS DURING THE YEAR.	
Construction not apportioned	\$8,336.63
Total for construction	8,336.63
Passenger, mail, and baggage cars, 3 complete (num- ber, 6 in pro.)	40,096.15
Total for equipment	40,096.15
Other expenditures charged to property account:	392,182.77
Real estate	\$9,055.90

* Salaries and wages. † Debit balances.

Somerville improvements	\$32,589.41	
Prison land improvements	284.78	
Expended during the year on improvements on Vt. & Mass. R. R.	350,252.68	
Total charges to property accounts		\$440,615.55
The amount expended for improvements on Vt. & Mass. R. R. has been charged to that road	\$1,897,213.36	
Total credits to property accounts		1,897,213.36
Net credit to property account for the year		1,456,597.81

Balance Sheet, September 30, 1883.

ASSETS.		
Cost of road	\$4,567,860.67	
Cos' of equipment	2,366,200.23	
Lands in Boston and on line of road	278,856.26	
Stock of H. T. D. & E. Co.	374,000.00	
Somerville improvements	261,553.77	
Prison land improvements	14,351.38	
Total permanent investments		\$7,862,822.31
Cash	\$211,608.23	
Bills receivable	147,555.05	
Due from agents and companies	156,432.19	
Materials and supplies	409,571.59	
Debit balances	756,421.06	
Total cash assets		\$1,681,588.12
Total assets (as per books of the company)		\$9,544,410.43
LIABILITIES.		
Capital stock		\$4,950,000.00
Funded debt		3,500,000.00
Unfunded debt, viz.		777,087.27
Interest unpaid	\$95,745.00	
Dividends unpaid	9,621.00	
Notes payable	510,500.00	
Vouchers and accounts	161,221.27	
Profit and loss balance		\$317,323.16
Total liabilities (as per books of the company)		\$9,544,410.43

MILEAGE, TRAFFIC, ETC.

Passenger train mileage	874,115
Freight train mileage	970,023

Total revenue train mileage	1,844,138
Switching train mileage	445,937
Other train mileage	17,150
Total train mileage	2,307,225
Number of season ticket passengers *	492,983
Number of local passengers (including season) . .	2,931,944
Number of through passengers (to and from other roads going over and beyond this road) . . .	226,699
Total number of passengers carried	3,158,643
Local passenger mileage (carried one mile) . .	38,191,717
Through passenger mileage (carried one mile) . .	12,415,902
Total passenger mileage	50,607,619
Number tons of local freight	612,728
Number tons through freight (to and from other roads going over and beyond this road) . . .	1,418,394
Total number tons freight carried	2,031,122
Local freight mileage (tons carried one mile) . .	18,078,248
Through freight mileage (tons carried one mile)† .	135,787,172
Total freight mileage	153,865,420
Average number of persons employed	1,951
Average wt. of passenger train (exclusive of passengers) . .	125 tons.
Average number of cars in passenger trains . .	$4\frac{7}{10}$
Average number of cars in freight trains . . .	24
Average weight of freight trains (exclusive of freight) .	290 tons.

DESCRIPTION OF ROAD.

Maine line of road from Boston to Fitchburg . .	50	miles.
Double track on main line	50	"
Branches owned by the company, viz.:		
Freight and ice in Boston (double track) . .	0.68	"
Watertown Branch (single track)	6.60	"
Lancaster, Shirley & Marlborough	12.42	"
Peterborough & Shirley	23.62	"
Total length of branches owned by company . .	43.32	"
Total length of branches owned by company in New Hampshire	9.37	"
Total length of branches owned by company in Massachusetts	33.95	"
Double track on branches	0.68	"
Total road belonging to this company	93.32	"
Sidings and other tracks not above enumerated . .	63.50	"
Total length of track, computed as single track .	207.50	"
Total length of steel rails in tracks, not including steel-top rails	106.10	"
[Weight per yard, 60 lbs.]		

Roads and Branches belonging to other Companies, operated by this Company under Lease or Contract.

Vermont & Mass. R. R., length	56	miles.
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* Reckoning twelve passengers per week for time of each season ticket. † Carried to and from other roads.

Turner's Falls Branch, length	2.80 miles.
Troy & Greenfield & Hoosac Tunnel, length	37 "
Total length of above roads	95.80 "
Total miles of road operated by this company†	189.12 "
Number of stations on all roads owned by this company	48
Same in New Hampshire	3

EQUIPMENT.

	Leased.	Owned.	Total.
Number of locomotives	10	88	98
Number of passenger cars	15	81	96
Number of baggage, mail, and express cars	4	27	31
Number of freight cars (basis of 8 wheels)	256	2,813	3,069
Number of other cars		169	169

STATEMENT OF EACH ACCIDENT IN NEW HAMPSHIRE.

No accidents in New Hampshire.

GENERAL INFORMATION.

Maximum weight of locomotives in working order	51 tons.
Average weight of locomotives in working order	34½ "
Maximum weight of tenders full of fuel and water	29 "
Average weight of tenders full of fuel and water	21 "
Maximum weight of passenger cars	23 "
Average weight of passenger cars	20 "
Average weight of mail and baggage cars	18 "
Average weight of 8-wheel box freight cars	10 "
Average weight of 4-wheel box freight cars	4½ "
Average weight of 8-wheel platform cars	7½ "
Average weight of 4-wheel platform cars	3¾ "
Length of heaviest engine and tender, from centre of forward truck-wheel of engine to centre of rear wheel of tender	49 feet 6 inches.
Total length of heaviest engine and tender over all	55 feet 6 inches.
Number of locomotives equipped with train brake	51
[Kind of brake, Westinghouse Automatic.]	
Number of cars equipped with train brake	133
[Kind of brake, Westinghouse Automatic.]	
Number of passenger cars with Miller platform and buffer	96

BRIDGES.

Number of trestle bridges of 25 feet length and upwards *	16
Aggregate length of same for single track (1,604 feet)	
“ “ double track (515 feet)	
“ “ triple track (4,372 feet)	
Number of spans of iron bridges at 25 feet and upwards *	9
Aggregate length of same for single track (124 feet)	
“ “ double track (407 feet)	
Number of spans of timber bridges of 25 feet and upwards *	
Aggregate length of same for single track (154 feet)	
“ “ double track (126 feet)	
“ “ triple track (44 feet)	
Number of crossings of highways at grade *	129
Number of crossings of highways over railroad	20
Number of crossings of highways under railroad	9
Number of highway bridges 18 feet above track	1
Number of highway bridges less than 18 feet above track	19
Number of crossings at which gates or flagmen are maintained	53
Number of crossings at which electric signals are maintained *	15
Number of crossings at which there are neither signals nor flagmen *	76
Number of railroad crossings at grade*	7
Boston & Maine.	
Eastern.	
Grand Junction.	
Framingham & Lowell.	
Worcester & Nashua (main road).	
“ Peterborough & Shirley.	
Boston, Clinton, Fitchburg & New Bedford.	
Number of railroad crossings over other railroads *	3

RATES OF FARE, ETC.

Average rate of fare per mile (not including season tickets) for local passengers on roads operated by this company†	2.21 cents.
Average rate of fare per mile received from passengers to and from other roads	2.24 “
Average rate of fare per mile for season ticket passengers‡ . . . . .	.77 “
Average rate of fare per mile received from all passengers	1.77 “
Average rate of local freight per ton per mile†	3.63 “
Average rate of freight per ton per mile received from freight to and from other roads . . . . .	.87 “

* On miles road owned. † Rates as per tariff. ‡ Reckoning twelve passengers per week for time of each season ticket.

Average rate of freight per ton per mile received from all freight

1.19 cents.

CAPITAL STOCK.

Capital stock issued (number of shares, 49,500) ; amount paid in

\$4,950,000.00

Total amount paid in as per books of the company

4,950,000.00

Total number of stockholders 2,797

Number of stockholders in New Hampshire 239

Amount of stock held in New Hampshire \$259,000.00

DEBT.

Funded debt as follows :

Bonds due April 1, 1894 ; rate of interest, 7 per cent.

\$500,000.00

Interest paid on same during year . . . \$35,000.00

Bonds due October 1, 1897 ; rate of interest, 6 per cent.

500,000.00

Interest paid on same during year . . . \$30,000.00

Bonds due October 1, 1899 ; rate of interest, 5 per cent.

500,000.00

Interest paid on same during year . . . \$25,000.00

Bonds due October, 1900 ; rate of interest, 5 per cent.

500,000.00

Interest paid on same during year . . . \$25,000.00

Bonds due October 1, 1901 ; rate of interest, 5 per cent.

500,000.00

Interest paid on same during year . . . \$25,000.00

Bonds due April 1, 1902 ; rate of interest, 5 per cent.

500,000.00

Interest paid on same during year . . . \$25,000.00

Bonds due April 1, 1903 ; rate of interest, 5 per cent.

500,000.00

Interest paid on same during year . . . \$12,500.00

Total amount of funded debt

\$3,500,000.00

NAMES AND RESIDENCES OF OFFICERS.

E. B. Phillips, Boston, *President*. J. Whitmore, Boston, *Traffic Manager*. John Adams, Boston, *General Superintendent*. H. F. Whitcomb, Boston, *Auditor*. E. K. Turner, Fitchburg, *Asst. Superintendent*. C. L. Hartwell, Waltham, *General Freight Agent*. J. R. Watson, Boston, *General Passenger Agent*. M. D. Benson, Cambridge, *Treasurer*. Thomas Whittemore, Cambridge, *Clerk of Corporation*.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

E. B. Phillips, Boston ; Seth Bemis, Newton ; Robert Codman, Boston ; Rodney Wallace, Fitchburg ; Franklin N. Poor, Somerville ; Charles T. Crocker, Fitchburg ; Charles A. Welch, Boston.

PROPER ADDRESS OF THE COMPANY.
 FITCHBURG RAILROAD CO.,
 BOSTON, MASS.

E. B. PHILLIPS,
 SETH BEMIS,
 ROBERT CODMAN,
 RODNEY WALLACE,
 FRANKLIN N. POOR,
 C. T. CROCKER,
 CHARLES A. WELCH,
Directors.

M. D. BENSON,
Treasurer.

JOHN ADAMS,
Superintendent.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK ss. March 13, 1884. Then personally appeared E. B. Phillips, Seth Bemis, Robert Codman, Rodney Wallace, Franklin N. Poor, C. T. Crocker, Charles A. Welch, M. D. Benson, and John Adams, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

THOMAS WHITTEMORE,
Justice of the Peace.

REPORT

OF THE

MANCHESTER & KEENE RAILROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.

Total income	\$36,640.12
Total expense (including taxes)	106,030.54
Deficit	69,390.42

ANALYSIS OF EARNINGS.

From local passengers (all passengers starting from or stopping at any station on this road)	\$6,037.02
From through passengers (to and from other roads over and beyond this road)	13,836.70
From mails	857.44
From other sources, passenger department (express)	1,100.00
Total earnings from passenger department	21,831.16
From local freight (all freight starting from or stopping at any station on this road)	5,411.48
From through freight (to and from other roads over and beyond this road)	9,397.48
Total earnings from freight department	14,808.96
Total transportation earnings	36,640.12
Total income from all sources	\$36,640.12

ANALYSIS OF EXPENSES.

Salaries of general officers and clerks	\$1,725.00
Insurance	105.00
Stationery and printing	125.28
Outside agencies and advertising	74.24
Contingencies and miscellaneous	194.54
Repairs of bridges (including culverts and cattle-guards)	17,607.06
Repairs of buildings	1,263.86
Repairs of fences, road-crossings, and signs	3,171.70
Removing ice and snow	1,255.00
Renewal of ties	5,645.92
Repairs of road-bed and track	29,098.56
Repairs of locomotives	13,029.86
Fuel for locomotives	11,086.10

Water supply	\$13.50
Oil and waste	2.76
Locomotive service	4,812.32
Repairs of passenger cars	4.04
Passenger-train service	1,628.80
Mileage passenger cars	3,365.54
Repairs of freight cars	9.44
Freight-train service	1,762.64
Mileage freight cars	4,863.50
Telegraph expenses	579.78
Loss and damage, freight and baggage	34.20
Loss and damage, property and cattle	98.20
Agents' and station service	3,101.58
Station supplies	544.94
Total operating expenses	\$106,003.36
Rent	420.00
Taxes, local	407.18
Total operating expenses and taxes	\$106,830.54

(The Manchester & Keene Railroad is owned jointly by the Boston & Lowell and Concord railroads. It is operated by the Boston & Lowell Railroad. Each party bears one half of the deficit as shown in this return.)

DESCRIPTION OF ROAD.

Main line of road from Keene to Greenfield	29.55
Main line of road in New Hampshire	29.55

NAMES AND RESIDENCES OF OFFICERS.

William W. Bailey, *President*, Nashua, N. H. C. E. A. Bartlett, *Treasurer and Clerk of Corporation*, Boston, Mass.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

William W. Bailey, Nashua; C. E. A. Bartlett, Boston; B. F. Kendrick, Nashua; C. S. Mellen, Boston; John H. George, Concord; John H. Buttrick, Lowell; F. H. Nourse, Winchester.

PROPER ADDRESS OF THE COMPANY.

MANCHESTER & KEENE RAILROAD COMPANY,
NASHUA, N. H.

REPORT

OF THE

MANCHESTER & LAWRENCE RAILROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.	
Total income	\$186,922.96
Total expense (including taxes)	75,438.10
Net income	111,484.86
Rentals :	
Methuen Branch	11,000.00
Dividends declared (10 per cent.)	100,000.00
Balance for the year (surplus)	484.86
ANALYSIS OF EARNINGS.	
From local passengers (all passengers starting from or stopping at any station on this road)	\$50,215.87
From through passengers (to and from other roads over and beyond this road)	19,679.11
From express and extra baggage	8,121.84
From mails	3,484.80
From other sources, passenger department	4,006.68
Total earnings from passenger department	85,508.30
From local freight (all freight starting from or stopping at any station on this road)	21,007.87
From through freight (to and from other roads over and beyond this road)	21,840.50
Total earnings from freight department	42,848.37
Income from all other sources, viz.,	
Rents	\$62.50
Concord Railroad, on account	58,503.79
	\$58,566.29
Total income from all sources	\$186,922.96
ANALYSIS OF EXPENSES.	
Salaries of general officers and clerks	\$2,266.67
Legal expenses	703.24
Stationery and printing	483.13
Outside agencies and advertising	53.71
Contingencies and miscellaneous	548.98

Repairs of bridges (including culverts and cattle-guards)	\$185.79
Repairs of buildings	1,328.92
Repairs of fences, road-crossings, and signs	221.50
Renewal of rails	9,857.85
[Number tons steel laid, 370.]	
[Number tons iron laid, 95.]	
Renewal of ties	5,552.18
[Number laid, 12,742.]	
Repairs of road-bed and track	7,835.52
Fuel for locomotives	16,768.94
[Tons of coal, 856; cords of wood, 2,467.]	
Water supply	37.50
Locomotive service	3,764.52
Passenger train service	3,000.90
Passenger train supplies	1.65
Removing snow and ice	248.75
Switchmen and watchmen	540.00
Freight train service	1,739.77
Telegraph expenses	70.00
Loss and damage, freight and baggage	42.83
Loss and damage, property and cattle	330.20
Agents' and station service	3,655.00
Rentals roads, Methuen Branch	11,000.00
Total operating expenses	\$70,237.55
Taxes, state	15,961.49
Taxes, local	239.06
Total operating expenses and taxes	\$86,438.10

Balance Sheet, Sept. 30, 1883.

ASSETS.	
Construction	\$1,000,000.00
Telegraph	4,770.35
Hooksett Branch	18,000.00
New car account, Vermont Central Line	17,353.60
Concord, Manchester & Lawrence R. R.	32,000.00
Manchester & North Weare R. R.	000.00
Suncook Valley R. R.	42,040.00
Mt. Washington R. R.	3,700.00
Notes receivable	9,000.00
Cash	17,329.24
	\$1,144,193.19
LIABILITIES.	
Capital stock	\$1,000,000.00
Interest	6,771.01
Dividends unpaid	6,594.50
Income and expense	130,827.68
	\$1,144,193.19

MILEAGE, TRAFFIC, ETC.

Passenger train mileage	53,565
Freight train mileage	22,393
Total revenue train mileage	75,958
Switching train mileage } Included in above.	
Other train mileage }	
Total train mileage	75,958

(For Six Months ending Sept. 30, 1883.)

Number of season ticket passengers *	17,410
Number of local passengers (including season)	104,295
Number of through passengers (to and from other roads going over and beyond this road)	35,029
Total number of passengers carried	139,324
Local passenger mileage (local passengers carried one mile)	1,092,765
Through passenger mileage (through passengers carried one mile)	379,392
Total passenger mileage	1,472,157
Number tons of local freight	14,725
Number tons through freight (to and from other roads going over and beyond this road)	27,787
Total number tons freight carried	42,512
Local freight mileage (tons local freight carried one mile)	162,117
Through freight mileage (tons through freight carried one mile)†	682,343
Total freight mileage	844,460
Average number of persons employed	41

DESCRIPTION OF ROAD.

Main line of road from Manchester to Massachusetts state line	22.39
Main line of road in New Hampshire	22.39
Total road belonging to this company	22.39
Sidings and other tracks not above enumerated	3.03
Same in New Hampshire	2.22
Total length of track, computed as single track	25.42
Same in New Hampshire	24.61
Total length of steel rails in tracks, not including steel-top rails	8.45
[Weight per yard, 555 tons, 57 lbs.; 209 tons, 60 lbs.]	

Roads and Branches belonging to other Companies, operated by this Company under Lease or Contract.

Methuen Branch, length	3.75
Total length of above road in Massachusetts	3.75
(Equipment included in report of Concord Railroad.)	

* Reckoning twelve passengers per week for time of each season ticket.

† Carried to and from other roads.

LIST OF ACCIDENTS.

	From Causes beyond their own Control. (In New Hampshire.)		From their own Misconduct or Carelessness. (In New Hampshire.)		Total in New Hampshire.		Total on Whole Road Operated.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passengers..								
Employés..			1		1		1	
Others.....								

STATEMENT OF EACH ACCIDENT IN NEW HAMPSHIRE.

Hugh McDonald, brakeman, killed by jumping from tender of engine to a freight car, while train was in motion, and fell beneath the wheels, near Derry.

GENERAL INFORMATION.

(See report of Concord Railroad.)

Charges for the transportation of the company's supplies are included in the earnings as reported for this road only on freight coming from other roads.

Rate, $1\frac{1}{2}$ cent per ton per mile.

No separate account kept of tonnage and earnings on same.

BRIDGES.

Number of spans of stone bridges of 25 feet and upwards *	1
Aggregate length of same for single track (80 feet)	
Number of spans of timber bridges of 25 feet and upwards	2
Aggregate length of same for single track (210 feet)	
Number of crossings of highways at grade *	22
“ “ over railroad	7
“ “ under railroad	1
Number of highway bridges 18 feet above track	1
“ “ less than 18 feet above track	6
Number of railroad crossings at grade:*	
Nashua & Rochester Railroad, at Windham	1

RATES OF FARE, ETC.

(For Six Months ending Sept. 30, 1883.)

Average rate of fare per mile (not including season tickets) for local passengers on roads operated by this company †	.0327
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* In New Hampshire, on miles of road owned.

† Rates as per tariff.

Average rate of fare per mile received from passengers to and from other roads	.0199
Average rate of fare per mile for season ticket passengers*	.0123
Average rate of fare per mile received from all passengers	.0278
Average rate of local freight per ton per mile † (about)	.05
Average rate of freight per ton per mile received from freight to and from other roads	.012
Average rate of freight per ton per mile received from all freight	.026
CAPITAL STOCK.	
Capital stock authorized by charter	} \$1,000,000
Capital stock authorized by votes of company	
Capital stock issued (number of shares, 10,000) ; amount paid in	
Total amount paid in as per books of the company	\$1,000,000.00
Total number of stockholders	678
Number of stockholders in New Hampshire	420
Amount of stock held in New Hampshire	\$648,300

NAMES AND RESIDENCES OF OFFICERS.

Benj. F. Martin, *President*, Manchester, N. H. Horace E. Chamberlin, *Auditor*, Concord, N. H. Joseph W. Hildreth, *Asst. Superintendent*, Manchester. Samuel Barrett, *General Freight Agent*, Concord Frank E. Brown, *General Passenger Agent*, Concord. George B. Chandler, *Treasurer*, Manchester. Samuel N. Bell, *Clerk of Corporation*, Manchester.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

Benjamin F. Martin, Manchester, N. H. ; Nathan Parker, Manchester ; Joseph W. Smith, Andover, Mass. ; Edward A. Abbot, Boston, Mass. ; William A. Tower, Boston ; Asa Fowler, Concord, N. H. ; John A. White, Concord.

PROPER ADDRESS OF THE COMPANY.

MANCHESTER & LAWRENCE RAILROAD.

MANCHESTER, N. H.

*Reckoning twelve passengers per week for time of each season ticket.

B. F. MARTIN,

President.

GEORGE B. CHANDLER,

Treasurer.

JOSEPH W. HILDRETH,

Asst. Superintendent.

STATE OF NEW HAMPSHIRE.

HILLSBOROUGH SS., April 25, 1884. Then personally appeared Benjamin F. Martin, George B. Chandler, and Joseph W. Hildreth, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

WILLIS B. KENDALL,

Justice of the Peace.

REPORT

OF THE

MANCHESTER & NORTH WEARE RAIL- ROAD COMPANY,

FOR THE SEVEN MONTHS ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.

Total income	\$19,305.52
Total expense (including taxes)	19,211.48
Net income	94.04

ANALYSIS OF EARNINGS.

From local passengers (all passengers starting from or stopping at any station on this road)	\$8,855.94
From express and extra baggage	729.15
From other sources, passenger department	1,144.50
Total earnings from passenger department	10,729.59
From local freight (all freight starting from or stopping at any station on this road)	8,575.93
Total transportation earnings	19,305.52
 Total income from all sources	 \$19,305.52

ANALYSIS OF EXPENSES.

Stationery and printing	\$79.25
Outside agencies and advertising	4.62
Contingencies and miscellaneous	235.72
Repairs of buildings	664.54
Repairs of fences, road-crossings, and signs	77.17
Renewal of rails	2,012.34
[No. tons iron laid, 80.]	
Renewal of ties	3,617.25
[No. laid, 7,849.]	
Repairs of road-bed and track	4,092.33
Fuel for locomotives	3,076.37
[Cords of wood, 651.]	
Passenger train service	512.21
Mileage passenger cars	1,802.80
Freight train service	501.01
Loss and damage to property and cattle	25.00
Agents' and station service	1,317.50

Switchmen and watchmen	\$228.75
Taxes, state	964.62
Total operating expenses and taxes	\$19,211.48
MILEAGE, TRAFFIC, ETC.	
Number of local passengers (including season)	19,399
Total number of passengers carried	19,399*
Local passenger mileage (carried one mile)	218,833*
Total passenger mileage	218,833*
Number tons of local freight	5,449*
Total number tons freight carried	5,449*
Local freight mileage (tons carried one mile)	60,400*
Total freight mileage	60,400*
Average number of persons employed	25
DESCRIPTION OF ROAD	
Main line of road from Manchester to No. Weare	19 miles.
Main line of road in New Hampshire	19 "
Total road belonging to this company	19 "
Sidings and other tracks not above enumerated	1.34 "
Same in New Hampshire	1.34 "
Total length of track, computed as single track	20.34 "
Total miles of roads operated by this company	19 "
Total miles of road operated by this company in New Hampshire	19 "
Number of stations in New Hampshire on all roads operated by this company	9
Number of stations on all roads owned by this company	9
Same in New Hampshire	9
LIST OF ACCIDENTS.	
See Concord R. R. report.	
GENERAL INFORMATION.	
BRIDGES.	
Number of spans of timber bridges of 25 feet and upwards †	13
Aggregate length of same for single track (1,273 feet)	20
Number of crossings of highways at grade†	1
Number of crossings of highways under railroad	20
Number of crossings at which there are neither signals nor flagmen†	20
RATES OF FARE, ETC.	
Included in Concord R. R. report.	
CAPITAL STOCK.	
Capital stock authorized by charter and by votes of company	\$200,000.00

* For six months ending Sept. 30, 1883. † In New Hampshire, on miles owned.

NAMES AND RESIDENCES OF OFFICERS.

Jesse Gault, Hooksett, N. H., *President*. Horace E. Chamberlin, Concord, N. H., *Superintendent*. Samuel Barrett, Concord, N. H., *General Freight Agent*. Frank E. Brown, Concord, N. H., *General Passenger Agent*. Josiah Carpenter, Manchester, N. H., *Treasurer*. Charles H. Bartlett, Manchester, N. H., *Clerk of Corporation*.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

Jesse Gault, Hooksett, N. H. ; Charles E. Balch, Manchester, N. H. ; Charles Chase, Manchester, N. H. ; Benja. A. Kimball, Concord, N. H. ; E. C. Shirley, Goffstown, N. H. ; William J. Hoyt, Manchester, N. H. ; J. Thomas Vose, Boston, Mass.

PROPER ADDRESS OF THE COMPANY,
MANCHESTER & NO. WEARE RAILROAD,
MANCHESTER, N. H.

JESSE GAULT,
CHARLES E. BALCH,
CHARLES CHASE,
BENJA. A. KIMBALL,
E. C. SHIRLEY,
WILLIAM J. HOYT,
J. THOMAS VOSE,

Directors.

JESSE GAULT,
President.

JOSIAH CARPENTER,
Treasurer.

H. E. CHAMBERLIN,
Superintendent.

STATE OF NEW HAMPSHIRE.

MERRIMACK SS. CONCORD, N. H., April, 1884. Then personally appeared Jesse Gault, Josiah Carpenter, and Horace E. Chamberlin, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

— — — — —,
Justice of the Peace.

REPORT OF THE CHESHIRE FOR MONADNOCK RAILROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.*	
Total income	\$27,731.30
Total expense (including taxes)	18,590.31
Net income	9,140.90
Rentals	12,000.00
Balance for the year (deficit)	2,859.01
Deduct charged to Cheshire R. R. rent account	2,859.01
ANALYSIS OF EARNINGS.*	
From local passengers (all passengers starting from or stopping at any station on this road	\$5,003.01
From through passengers (to and from other roads over and beyond this road)	6,424.18
From express and extra baggage	1,000.00
mails	767.33
Total earnings from passenger department	13,194.52
From local freight (all freight starting from or stopping at any station on this road)	6,977.11
From through freight (to and from other roads over and beyond this road)	6,777.95
Total earnings from freight department	13,755.06
Total transportation earnings	26,949.58
Income from all other sources	781.72
Total income from all sources	\$27,731.30
ANALYSIS OF EXPENSES.*	
Salaries of general officers and clerks	\$1,117.42
Stationery and printing	300.00
Contingencies and miscellaneous	23.00
Repairs of bridges (including culverts and cattle-guards)	22.06
Repairs of buildings	179.09
Repairs of fences, road-crossings, and signs	21.00
Renewal of ties	1,558.44

* Lessee's figures.

Repairs of road-bed and track	\$4,042.06
Repairs of locomotives	444.28
Fuel for locomotives	3,400.17
Oil and waste	209.16
Locomotive service	1,619.50
Repairs of passenger cars	497.82
Passenger train service	660.00
Passenger train supplies	6.56
Freight train service	660.00
Loss and damage to freight and baggage	338.00
Agents' and station service	2,040.00
Station supplies	104.65
Total operating expenses	17,243.21
Taxes, state	1,339.72
Taxes, local	7.38
Total operating expenses and taxes	\$18,590.31
MILEAGE, TRAFFIC, ETC.*	
Passenger train mileage	15,244
Freight train mileage	5,008
Switching train mileage	1,260
Total train mileage	21,492
Number of season ticket passengers †	192
Number of local passengers (including season)	12,491
Number of through passengers (to and from other roads going over and beyond this road)	11,953
Total number of passengers carried	24,444
Local passenger mileage (carried one mile)	123,548
Through passenger mileage (carried one mile)	156,475
Total passenger mileage	280,023
Number tons of local freight	6,524
Number tons through freight (to and from other roads going over and beyond this road)	5,523
Total number tons freight carried	12,047
Local freight mileage (tons carried one mile)	78,398
Through freight mileage (tons carried one mile) ‡	80,555
Total freight mileage	158,953
Average number of persons employed	16
RATES OF FARE, ETC.	
Average rate of fare per mile (not including season tickets) for local passengers on roads operated by this company \$	4 cents.
Average rate of fare per mile received from passengers to and from other roads	4.2 "
Average rate of fare per mile for season ticket passengers †	2.5 "

* Lessee's figures. † Reckoning twelve passengers per week for time of each season ticket. ‡ Carried to and from other roads. § Rates as per tariff.

Average rate of fare per mile received from all passengers	4.1 cents.
Average rate of local freight per ton per mile *	10 "
Average rate of freight per ton per mile received from freight to and from other roads	8.41 "
Average rate of freight per ton per mile received from all freight	8.65 "

EDWARD C. THAYER,
Vice-President C. R. R.

R. STEWART,
Gen. Manager C. R. R.

F. H. KINGSBURY,
Treasurer C. R. R.

STATE OF NEW HAMPSHIRE.

CHESHIRE SS. KEENE, January, 1884. Then personally appeared Edward C. Thayer, R. Stewart, and F. H. Kingsbury, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

FRANCIS C. FAULKNER,
Justice of the Peace.

* Rates as per tariff.

REPORT

OF THE

MOUNT WASHINGTON RAILROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.	
Total income	\$31,818.69
Total expense (including taxes)	22,324.28
Net income	9,494.41
Interest accrued during year :	
On debt	600.00
Dividends declared (10 per cent.)	12,950.00
Balance for the year (deficit)	4,055.59
Balance at commencement of year	18,736.32
Balance at commencement of year as so changed	18,736.32
Balance Sept. 30, 1883	14,680.73
ANALYSIS OF EARNINGS.	
From local passengers (all passengers starting from or } stopping at any station on this road)	\$30,768.00
From through passengers (to and from other roads } over and beyond this road)	
From mails	148.95
Total earnings from passenger department	30,916.95
From local freight (all freight starting from or stopping } at any station on this road)	365.16
Total earnings from freight department	
Income from all other sources, viz.,	\$536.58
Interest \$469.86	
Sundries 66.72	
Total income from all sources	\$31,818.69
ANALYSIS OF EXPENSES.	
Salaries of general officers and clerks	\$1,050.00
Insurance	255.50
Stationery and printing	92.45
Outside agencies and advertising }	
Contingencies and miscellaneous	1,099.30
Repairs of road-bed and track	5,108.38
Repairs of locomotives	272.78

New locomotive	\$4,561.42
Fuel for locomotives	1,974.84
Oil and waste	155.76
Locomotive service	1,434.36
Repairs of passenger cars	272.77
New passenger car	1,200.00
Passenger-train service	775.62
Telegraph expenses	114.28
Provisions and board of men	1,230.39
Taxes, state, for 1880	\$1,118.72
" for 1883	1,607.71
	<hr/>
	2,726.43
Total operating expenses and taxes	\$22,324.28
<hr/>	
Balance Sheet, Sept. 30, 1883.	
ASSETS.	
Cost of road }	\$139,500.00
Cost of equipment }	
Cash	14,680.73
Total assets (as per books of the company)	\$154,180.73
LIABILITIES.	
Capital stock	\$129,500.00
Unfunded debt, viz.,	
Notes payable	10,000.00
Profit and loss balance	14,680.73
Total liabilities (as per books of the company)	\$154,180.73
<hr/>	
MILEAGE, TRAFFIC, ETC.	
Number of local passengers (including free)	} 9,637
Number of through passengers (to and from other roads going over and beyond this road)	
Total number of passengers carried	9,637
Local passenger mileage (local passengers carried one mile)	} 55,596 $\frac{2}{3}$
Through passenger mileage (through passengers carried one mile)	
Total passenger mileage	55,596 $\frac{2}{3}$
Number tons of local freight	24 tons.
Total number tons freight carried	24 "
Local freight mileage (tons local freight carried one mile)	} 80 "
Through freight mileage (tons through freight carried one mile)*	
Total freight mileage	80 "
Average number of persons employed	25 to 30

* Carried to and from other roads.

DESCRIPTION OF ROAD.	
Main line of road from base Mt. Washington summit	3.333 miles.
Main line of road in New Hampshire	3.333 "
Total road belonging to this company	3.333 "
Total length of track, computed as single track	3.333 "
Same in New Hampshire	3.333 "
EQUIPMENT.	
Number of locomotives	7
Number of passenger cars	7
Number of baggage, mail, and express cars	1
Number of freight cars (basis of 4 wheels)	2
GENERAL INFORMATION.	
Maximum weight of locomotives in working order .	12 tons.
Average weight of locomotives in working order .	12 "
Maximum weight of tenders full of fuel and water (in- cluded in account of locomotives).	
Maximum weight of passenger cars	3 "
Average weight of passenger cars	2 $\frac{3}{4}$ "
Average weight of mail and baggage cars	$\frac{1}{4}$ ton.
Average weight of 8-wheel box freight cars	None.
Average weight of 4-wheel box freight cars	1 $\frac{1}{2}$ ton.
Average weight of 8-wheel platform cars	None.
Average weight of 4-wheel platform cars	1 $\frac{1}{2}$ ton.
Length of heaviest engine and tender, from centre of forward truck-wheel of engine to centre of rear wheel of tender	15 ft.
Total length of heaviest engine and tender over all .	18 ft.
Number of locomotives equipped with train brake .	All.
[Kind of brake: Westinghouse automatic.]	
Number of cars equipped with train brake	All.
[Kind of brake: Westinghouse automatic.]	
CAPITAL STOCK.	
Capital stock authorized by votes of company . .	\$129,500.00
Capital stock issued (number of shares, 1,295) amount paid in	129,500.00
Total amount paid in as per books of the company	129,500.00
Total number of stockholders	25
Number of stockholders in New Hampshire	19
Amount of stock held in New Hampshire	\$110,400

NAMES AND RESIDENCES OF OFFICERS.

Sylvester Marsh, *President*, Concord, N. H. Walter Aiken, *General Manager*, Franklin Falls, N. H. Edward D. Harlow, *Treasurer*, Boston, Mass. Frank E. Brown, *Clerk of Corporation*, Concord, N. H.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

Sylvester Marsh, Concord, N. H.; John H. George, Concord; Nathaniel White, Jr., Concord; J. Thomas Vose, Boston; Walter Aiken, Franklin Falls, N. H.; Emmons Raymond, Cambridge, Mass.; Joseph A. Dodge, Plymouth, N. H. (deceased).

PROPER ADDRESS OF THE COMPANY.

MOUNT WASHINGTON RAILROAD.

No. 31 MILK ST., BOSTON, MASS.

SYLVESTER MARSH,
J. THOMAS VOSE,
EMMONS RAYMOND,
WALTER AIKEN,
NATHANIEL WHITE, JR.,
Directors.

SYLVESTER MARSH,
President.

EDWARD D. HARLOW,
Treasurer.

WALTER AIKEN,
Superintendent and General Manager.

STATE OF NEW HAMPSHIRE.

MERRIMACK ss., August 14, 1884. Then personally appeared Sylvester Marsh, president of the Mount Washington Railroad, and made oath to the truth of the foregoing statement by him subscribed, according to his best knowledge and belief.

J. EVERETT SARGENT,
Justice of the Peace.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK ss., August 12, 1884. Then personally appeared Edward D. Harlow, treasurer of the Mount Washington Railroad, and made oath to the truth of the foregoing statement by him subscribed, according to his best knowledge and belief.

GEORGE N. CARPENTER,
Justice of the Peace.

REPORT OF THE NASHUA, ACTON & BOSTON RAILROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.	
Net income for rental	\$11,000.00
Deduct paid to Concord R. R. on account	11,000.00
ANALYSIS OF EARNINGS.	
Included in Concord R. R. report.	
ANALYSIS OF EXPENSES.	
Included in Concord R. R. report.	
Balance Sheet September 30, 1883.	
ASSETS.	
Cost of road	\$1,057,031.20
Due from other companies (3 months' rent, Concord R. R.)	2,750.00
Profit and loss (deficit)	331,324.56
Total assets	\$1,391,105.76
LIABILITIES.	
Capital stock	\$500,000.00
Funded debt	500,000.00
Unfunded debt (notes)	124,132.76
" (coupons unpaid)	266,973.00
Total liabilities	\$1,391,105.76
MILEAGE, TRAFFIC, ETC.	
Included in Concord R. R. report.	
DESCRIPTION OF ROAD.	
Main line of road from Nashua to No. Acton	20.21 miles.

Main line of road in New Hampshire	4.75 miles.
“ “ Massachusetts	15.46 “
Total road belonging to this company	20.21 “
Sidings and other tracks not above enumerated . .	3.2 “
Total length of track, computed as single track .	23.41 “
Total miles of road operated by this company . .	20.21 “
Total miles of road operated by this company in New Hampshire	4.75 “
Number of stations in New Hampshire on all roads operated by this company	2
Number of telegraph offices in same	1
Number of stations on all roads owned by this company .	8
Same in New Hampshire	2

GENERAL INFORMATION.

Included in Concord R. R. report.

BRIDGES.

Number of crossings of highways at grade * . . .	3
Number of railroad crossings at grade: * . . .	2
Nashua & Lowell R. R. at Nashua.	
“ Rochester R. R. “	
Number of railroad crossings over other railroads: *	1
Stony Brook R. R. at Graniteville, Mass.	

RATES OF FARE, ETC.

Included in Concord R. R. report.

CAPITAL STOCK.

Capital stock authorized by charter	\$500,000
Total number of stockholders	193
Number of stockholders in New Hampshire . . .	85
Amount of stock held in New Hampshire	\$281,300

NAMES AND RESIDENCES OF OFFICERS.

John C. Moulton, Laconia, N. H., *President*. Horace E. Chamberlin, Concord, N. H., *Superintendent*. Samuel F. Barrett, Concord, N. H., *General Freight Agent*. Frank E. Brown, Concord, N. H., *General Passenger Agent*. Frank D. Cook, Nashua, N. H., *Treasurer*. John B. Goodrich, Boston, Mass., *Clerk of Corporation*.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

John C. Moulton, Laconia, N. H.; Dana Sargent, Nashua, N. H.; Joseph B. Clark, Manchester, N. H.; Frederick Smyth, Manchester, N. H.; Samuel N. Bell, Manchester, N. H.; Benja. A. Kimball, Concord,

* In New Hampshire, on miles road owned.

N. H.; J. Thomas Vose, Boston, Mass.; Henry C. Sherburne, Concord, N. H.; Francis B. Hayes, Boston, Mass.; W. Power Wilson, Boston, Mass.; James W. Johnson, Enfield, N. H.

PROPER ADDRESS OF THE COMPANY,
NASHUA, ACTON & BOSTON RAILROAD,
NASHUA, N. H.

JOHN C. MOULTON,
DANA SARGENT,
JOSEPH B. CLARK,
FREDERICK SMYTH,
SAMUEL N. BELL,
BENJA. A. KIMBALL,
J. THOMAS VOSE,
HENRY C. SHERBURNE,
FRANCIS B. HAYES,
W. POWER WILSON,
JAMES W. JOHNSON,

Directors.

JOHN C. MOULTON,

President.

FRANK D. COOK,

Treasurer.

HORACE E. CHAMBERLIN,

Superintendent.

STATE OF NEW HAMPSHIRE.

MERRIMACK SS., 1884. Then personally appeared John C. Moulton, Frank D. Cook, and Horace E. Chamberlin, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

O. C. MOORE,

Justice of the Peace.

REPORT

OF THE

NASHUA & LOWELL RAILROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.	
Total income	\$82,041.08
Total expense (including taxes)	3,843.48
Net income	78,197.60
Interest accrued during year	17,627.29
	\$60,570.31
On funded debt \$17,000.00	
On other debt 627.29	
Dividends declared (7 per cent.)	56,000.00
Balance for the year (surplus)	4,570.31
Balance at commencement of year	126,732.28
Add: Received on account of railroad stock recovered in suit against T. H. Wood	3,466.10
	\$134,768.69
Deduct: Claims against Boston & Lowell Railroad and others pertaining to twenty years of joint operation Dec. 1, 1878, considered bad and charged off	22,997.58
Balance at commencement of year as so changed	\$111,771.11
Balance Sept. 30, 1883 (surplus)	111,771.11
 (The railroad of this corporation is leased to the Boston & Lowell Railroad Corporation for the term of ninety-nine years, beginning with Oct. 1, 1880.)	
ANALYSIS OF EARNINGS.	
Rents for use of road	\$65,000.00
Income from all other sources, viz.,	17,041.08
Interest on notes receivable of Boston & Lowell R. R. \$17,000.00	
Interest received from other sources 41.08	
Total income from all sources	\$82,041.08

ANALYSIS OF EXPENSES.	
Salaries of general officers and clerks	\$2,030.00
Legal expenses	1,085.80
Contingencies and miscellaneous	727.68
Total operating expenses and taxes	\$3,843.48
Balance Sheet, Sept. 30, 1883.	
ASSETS.	
Cost of road	\$691,292.07
Cost of equipment	218,242.95
Total permanent investments	\$909,535.02
Cash	\$27,751.40
Bills receivable	300,000.00
Due from agents and companies	25,444.94
Total cash assets	\$353,196.34
Total assets (as per books of the company)	\$1,262,731.36
LIABILITIES.	
Capital stock	\$800,000.00
Funded debt	300,000.00
Unfunded debt, viz.,	50,960.25
Interest unpaid	\$1,068.00
Dividends unpaid	25,426.00
Notes payable	24,466.25
Profit and loss balance	111,771.11
Total liabilities (as per books of the company)	\$1,262,731.36
DESCRIPTION OF ROAD.	
Main line of road from Nashua to Lowell	14.50 miles.
Main line of road in New Hampshire	5.25 "
Main line of road in Massachusetts	9.25 "
Track laid	14.50 "
Double track on main line	14.50 "
Same in New Hampshire	5.25 "
Total road belonging to this company	14.50 "
Sidings and other tracks not above enumerated	6.084 "
Same in New Hampshire	1.95 "
Total length of track, computed as single track	35.084 "
Same in New Hampshire	13.45 "

NAMES AND RESIDENCES OF OFFICERS.

Francis A. Brooks, *President*, Boston, Mass. Charles B. Brooks, *Treasurer*, Boston, Mass. Walter A. Lovering, *Clerk of Corporation*, Nashua, N. H.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

Francis A. Brooks, Boston, Mass.; Francis V. Parker, Boston; Gedney K. Richardson, Boston; Jeremiah W. White, Nashua, N. H.; Cornelius V. Dearborn, Nashua; William W. Bailey, Nashua; Albert M. Shaw, Lebanon, N. H.

PROPER ADDRESS OF THE COMPANY.

NASHUA & LOWELL RAILROAD CORPORATION,

NASHUA, N. H.

REPORT

OF THE

NORTHERN RAILROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.

Total income	\$587,431.00
Total expense (including taxes)	416,544.94
Net income	170,886.06
Rentals (balance of interest)	63,225.46
Interest accrued during year:	
On other debt	\$5,820.00
Dividends declared (6 per cent.)	179,838.00
Balance at commencement of year	\$152,784.29
Balance September 30, 1883 (surplus)	207,057.81

ANALYSIS OF EARNINGS.

From local passengers (all passengers starting from or stopping at any station on this road)	\$112,591.09
From through passengers (to and from other roads over and beyond this road)	68,094.60
From express and extra baggage	9,831.99
mails	15,108.56
Total earnings from passenger department	205,626.24
From local freight (all freight starting from or stopping at any station on this road)	165,128.81
From through freight (to and from other roads over and beyond this road)	213,418.54
Total earnings from freight department	378,547.35
Total transportation earnings	584,173.59
Income from all other sources, viz.:	
Rents	3,257.41
Total income from all sources	\$587,431.00

ANALYSIS OF EXPENSES.

Salaries of general officers and clerks	\$12,330.68
Legal expenses	1,503.34
Insurance	3,800.00
Stationery and printing	2,766.83
Outside agencies and advertising	6,394.81
Contingencies and miscellaneous	31,971.89

Repairs of bridges (including culverts and cattle-guards)	\$13,088.27
Repairs of buildings	22,976.29
Repairs of fences, road-crossings, and signs	2,912.45
Renewal of rails	10,872.32
Renewal of ties	11,954.02
Repairs of road-bed and track	42,263.95
Repairs of locomotives	18,078.66
Fuel for locomotives	66,325.00
Water supply	2,165.77
Oil and waste	5,539.31
Locomotive service	27,278.61
Repairs of passenger cars	10,455.10
Passenger train service	8,497.61
Passenger train supplies	123.72
Mileage passenger cars	1,302.49
Repairs of freight cars	18,966.24
Freight train service	12,234.84
Freight train supplies	247.14
Mileage freight cars	41,324.66
Telegraph expenses	2,972.31
Loss and damage to freight and baggage	583.46
" property and cattle	209.36
Personal injuries	75.65
Agents' and station service	12,178.75
Station supplies	388.56
Taxes, state	24,559.67
" local	203.18
Total operating expenses and taxes	\$416,544.94

Balance Sheet, September 30, 1883.

ASSETS.

Total permanent investments	\$3,068,400.00
Cash	\$146,937.88
Bills receivable	891,280.75
Due from agents and companies (supt. dept.)	73,083.84
Materials and supplies	116,016.03
711 shares Northern Railroad	37,708.34
Concord & Claremont (N. H.) R. R.	254,245.72
Improvement account	60,000.00
	1,579,272.56
Total assets (as per books of the company)	\$4,647,672.56

LIABILITIES.

Capital stock	\$3,068,400.00
---------------	----------------

Unfunded debt, viz.:					
Interest unpaid	\$93.00				
		\$9,281.76			
Div. Dec. 1, 1883		89,919.00			
Dividends unpaid			99,200.76		
Notes payable			97,000.00		
				\$196,293.76	
Profit and loss balance				207,057.81	
Contingent fund				1,175,920.99	
Total liabilities (as per books of the company)				\$4,647,672.56	

*Present or Contingent Liabilities not included in the
Balance Sheet.*

Bonds guaranteed by this company, or a lien on its
road, viz. :
Concord & Claremont (N. H.) R. R., 7s.

MILEAGE, TRAFFIC, ETC.

Passenger train mileage	180,224
Freight train mileage	264,952
Total revenue train mileage	\$584,173.59
Switching train mileage	33,045
Other train mileage	15,817
Total train mileage	494,038
Number of season ticket passengers*	2,352
Number of local passengers (including season)	140,982
Number of through passengers (to and from other roads going over and beyond this road)	55,993½
Total number of passengers carried	196,975½
Local passenger mileage (carried one mile)	3,241,094
Through passenger mileage (carried one mile)	3,919,545
Total passenger mileage	7,160,639
Number tons of local freight	118,718
Number tons through freight (to and from other roads going over and beyond this road)	397,126
Total number tons freight carried	515,844
Local freight mileage (carried one mile)	4,120,896
Through freight mileage (carried one mile)†	27,798,805
Total freight mileage	31,919,701
Average number of persons employed, about	430

DESCRIPTION OF ROAD

Main line of road from Concord to White River Junction, Vt.	69.5 miles.
Branches owned by the company, viz. : Franklin, N. H., to Bristol (single track)	13.41 "

* Reckoning twelve passengers per week for time of each season ticket. † Carried to and from other roads.

Total length of branches owned by company . . .	13.41 miles.
Total road belonging to this company . . .	82.91 "
Sidings and other tracks not above enumerated . . .	16.5 "
Total miles of roads operated by this company . . .	82.91 "
Total miles of road operated by this company in New Hampshire . . .	82.91 "
Number of stations in New Hampshire on all roads operated by this company . . .	22
Number of telegraph offices in same . . .	17
Number of stations on all roads owned by this company . . .	22
Same in New Hampshire . . .	22
EQUIPMENT.	
Number of locomotives . . .	25
passenger cars and combination . . .	14
baggage, mail, and express cars . . .	4
freight cars (basis of 8 wheels) 412 long 62 short . . .	474
other cars (dump) . . .	16
And proportion of line passenger equipment : 6 baggage. 3 postal. 3 mail. 8 passenger.	

LIST OF ACCIDENTS.

	From Causes beyond their own Control (In New Hampshire).		From their own Misconduct or Carelessness. (In New Hampshire.)		Total in New Hampshire.		Total on Whole Road Operated.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passenger . . .								
Employés . . .					2		2	
Others . . .					1		1	

STATEMENT OF EACH ACCIDENT IN NEW HAMPSHIRE.

March 30, 1883.—E. C. Hussey, of Mt. Sunapee (we think), ran across track ahead of No. 6 train at Franklin, and received injuries, from which he died next day.

April 13, 1883.—John Simonds, of Bristol, while propelling hand-car, was caught by crank, hurled in front of car, run over, and killed (Bristol Branch).

July 7, 1883.—Cha's E. Caswell, brakeman N. R. R., of Grafton Centre, was run over by freight train while uncoupling cars at East Andover, and died the same day.

GENERAL INFORMATION.

Maximum weight of locomotives in working order .	72,000 lbs.
Average weight of locomotives in working order .	60,212 "
Maximum weight of tenders full of fuel and water .	45,800 "
Average weight of tenders full of fuel and water .	42,650 "
Maximum weight of passenger cars	41,200 "
Average weight of passenger cars	36,615 "
Average weight of mail and baggage cars	31,500 "
Average weight of 8-wheel box freight cars	14,700 "
Average weight of 4-wheel box freight cars	8,000 "
Average weight of 8-wheel platform cars	13,300 "
Average weight of 4-wheel platform cars	6,500 "
Length of heaviest engine and tender, from centre of forward truck-wheel of engine to centre of rear wheel of tender	39 feet 11 in.
Total length of heaviest engine and tender over all .	49 feet 3 in.
Number of locomotives equipped with train brake .	12
[Kind of brake, Westinghouse Automatic.]	
Number of cars equipped with train brake	18
[Kind of brake, 15 Westinghouse Automatic.]	
" 3 " Plain.]	
Number of passenger cars with Miller platform and buffer (including baggage)	16

BRIDGES.

Number of trestle bridges of 25 feet length and upwards*	2
Aggregate length of same for single track (312 feet)	
Number of spans of timber bridges of 25 feet and upwards†	34
Aggregate length of same for single track (3,701½ feet)	
Number of crossings of highways at grade†	48
" " over railroad	13
" " under railroad	13
Number of highway bridges 18 feet above track	1
Number of highway bridges less than 18 feet above track	12
Number of crossings at which gates or flagmen are maintained	2
Number of crossings at which there are neither signals nor flagmen†	72

RATES OF FARE, ETC.

Average rate of fare per mile (not including season tickets) for local passengers on roads operated by this company†035 cent.
--	------------

* In New Hampshire, on miles road owned. † Rates as per tariff.

Average rate of fare per mile received from passengers to and from other roads . . . . .	.0173 cent.
Average rate of fare per mile for season ticket passengers * . . . . .	.0095 "
Average rate of fare per mile received from all passengers . . . . .	.0252 "
Average rate of local freight per ton per mile † . . . . .	.04007 "
Average rate of freight per ton per mile received from freight to and from other roads . . . . .	.0076 "
Average rate of freight per ton per mile received from all freight . . . . .	.00634 "
CAPITAL STOCK.	
Capital stock authorized by votes of company \$3,068,400	
Capital stock issued (number of shares, 30,684).	
Total amount paid in as per books of the company	\$3,068,400.00
Total number of stockholders	2,260
Number of stockholders in New Hampshire	1,131
Amount of stock in New Hampshire	\$866,300
DEBT.	
Funded debt as follows :	
Bills payable	97,000.00

NAMES AND RESIDENCES OF OFFICERS.

Henry C. Sherburne, Concord, N. H., *President*. George E. Todd, Concord, N. H., *Superintendent*. George A. Kettell, Boston, Mass., *Treasurer*. William L. Foster, Concord, N. H., *Clerk of Corporation*.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

Henry C. Sherburne, Concord, N. H. ; George E. Todd, Concord, N. H. ; Uriel Crocker, Boston, Mass. ; Francis B. Hayes, Boston, Mass. ; George W. Nesmith, Franklin, N. H. ; Alvah W. Sulloway, Franklin, N. H. ; J. H. Benton, Jr., Boston, Mass.

PROPER ADDRESS OF THE COMPANY, NORTHERN RAILROAD,

CONCORD, N. H.

Treasurer's Office, 28 State Street, Boston, Mass.

* Reckoning twelve passengers per week for time of each season ticket. † Rates as per tariff.

HENRY C. SHERBURNE,
 GEORGE E. TODD,
 URIEL CROCKER,
 FRANCIS B. HAYES,
 GEORGE W. NESMITH,
 ALVAH W. SULLOWAY,
 J. H. BENTON, JR.,

Directors.

H. C. SHERBURNE,

President.

GEO. A. KETTELL,

Treasurer.

GEO. E. TODD,

Superintendent.

STATE OF NEW HAMPSHIRE.

MERRIMACK SS. CONCORD, N. H., March 31, 1884. Then personally appeared Geo. A. Kettell, Henry C. Sherburne, and Geo. E. Todd, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

JOHN FRANCIS WEBSTER,

Justice of the Peace.

REPORT

OF THE

PETERBOROUGH & HILLSBOROUGH RAIL-ROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.	
Total income	\$32,602.09
Total expense (including taxes)	32,926.03
Net income (loss)	323.94
Interest accrued during year:	
On funded debt	10,725.00
Balance for the year (deficit)	11,048.94
ANALYSIS OF EARNINGS.	
From local passengers (all passengers starting from or stopping at any station on this road)	\$16,629.47
From express and extra baggage	1,979.56
From mails	759.24
Total earnings from passenger department	19,368.27
From local freight (all freight starting from or stopping at any station on this road)	11,262.92
Total earnings from freight department	11,262.92
Total transportation earnings	30,631.19
Rents	30.00
Income from all other sources, viz.,	
Milk train	1,940.90
Total income from all sources	\$32,602.09
ANALYSIS OF EXPENSES.	
Insurance	\$200.00
Stationery and printing	204.72
Outside agencies and advertising	14.50
Contingencies and miscellaneous	884.95
Repairs of bridges (including culverts and cattle-guards)	1,573.99
Repairs of buildings	927.99
Repairs of fences, road-crossings, and signs	148.19
Renewal of rails	144.00
Renewal of ties	5,145.62
Repairs of road-bed and track	4,879.03
Repairs of locomotives	3,194.40

Fuel for locomotives	\$5,421.18
Oil and waste	133.40
Locomotive service	2,075.73
Passenger train service	1,019.69
Passenger train supplies	45.43
Mileage passenger cars	1,823.03
Repairs of freight cars	6.60
Freight train service	761.37
Freight train supplies	42.00
Mileage freight cars	1,144.32
Telegraph expenses	2.00
Loss and damage, freight and baggage	6.41
Loss and damage, property and cattle	1,031.11
Agents' and station service	2,041.00
Station supplies	55.37
Total operating expenses and taxes	\$32,926.03

Balance Sheet, Sept. 30, 1883.

ASSETS.

Cost of road	\$209,298.44	
Total permanent investments		\$209,298.44
Cash	\$13.34	
Bills receivable	911 66	
Debit balances	34,158.83	
		35,083.83
Total cash assets		\$244,382.27

LIABILITIES.

Capital stock		\$45,000.00
Funded debt		165,000.00
Unfunded debt, viz.,		
Interest unpaid	\$25,756.25	
Vouchers and accounts	8,626.02	
		\$34,382.27
Total liabilities (as per books of the company)		\$244,382.27

MILEAGE, TRAFFIC, ETC.

Passenger train mileage	31,634
Freight train mileage	21,148
Total revenue train mileage	\$30,631.19
Other train mileage	310
Total train mileage	53,092
Number of season ticket passengers *	2,352
Number of local passengers (including season)	28,895
Total number of passengers carried	28,895

* Reckoning twelve passengers per week for time of each season ticket.

Local passenger mileage (local passengers carried one mile)	235,663
Total passenger mileage	235,663
Number tons of local freight	11,337
Local freight mileage (tons local freight carried one mile)	99,572
Average number of persons employed	30
DESCRIPTION OF ROAD.	
Main line of road from Hillsborough to Peterborough, N. H.	18.50
Main line of road in New Hampshire	18.50
Sidings and other tracks not above enumerated	1.44
(Equipment furnished by Northern Railroad.)	
GENERAL INFORMATION.	
BRIDGES.	
Number of trestle bridges of 25 feet length and upwards *	2
Aggregate length of same for single track (806 feet)	
Number of spans of timber bridges of 25 feet and upwards *	2
Aggregate length of same for single track (326 feet)	
Number of crossings of highways at grade *	19
Number of crossings of highways under railroad	2
Number of crossings at which there are neither signals nor flagmen *	21
Number of railroad crossings at grade : *	1
Manchester & Keene R. R., at Hancock Junction, N. H.	
RATES OF FARE, ETC.	
Average rate of fare per mile (not including season tickets) for local passengers on roads operated by this company † . . . . .	.04
Average rate of fare per mile for season ticket passengers * . . . . .	.0103
CAPITAL STOCK.	
Capital stock authorized by charter	\$200,000.00
Capital stock authorized by votes of company	45,000.00
Capital stock issued (number of shares, 450) ; amount paid in	\$45,000.00
Total amount paid in as per books of the company	\$45,000.00

* In New Hampshire, on miles of road owned.

Total number of stockholders	2	
Number of stockholders in New Hampshire	2	
Amount of stock held in New Hampshire	\$45,000.00	
DEBT.		
Funded debt, as follows :		
Bonds due April 30, 1897 ; rate of interest, $6\frac{1}{2}$; 1st mortgage		\$100,000.00
Bonds due April 30, 1897, rate of interest, $6\frac{1}{2}$; 2d mortgage		65,000.00
Total amount of funded debt		\$165,000.00

NAMES AND RESIDENCES OF OFFICERS.

Josiah Minot, *President*, Concord, N. H. Edgar H. Woodman, *Treasurer and Clerk of Corporation*, Concord.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

Josiah Minot, Concord, N. H. ; Henry K. French, Peterborough, N. H. ; James A. Rumrill, Springfield, Mass. ; John M. Hill, Concord, N. H. ; Gust Walker, Concord, N. H. ; John C. Campbell, Hillsborough, N. H.

PROPER ADDRESS OF THE COMPANY.

PETERBOROUGH & HILLSBOROUGH RAILROAD,
CONCORD, N. H.

J. MINOT,
President.
EDGAR H. WOODMAN,
Treasurer.
GEO. E. TODD,
Superintendent.

STATE OF NEW HAMPSHIRE.

MERRIMACK ss., May, 1884. Then personally appeared Edgar H. Woodman, George E. Todd, and Josiah Minot, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

JOHN FRANCIS WEBSTER,
Justice of the Peace.

REPORT
OF THE
PETERBOROUGH RAILROAD COMPANY,
FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.	
Total income	\$35,699.64
Net income	35,699.64
Interest accrued during year:	
On funded debt	\$6,525.00
On other debt	60.00
Dividends declared (3 per cent.)	11,550.00
Balance for the year (surplus)	17,564.64
ANALYSIS OF EXPENSES.	
Salaries of general officers and clerks (treasurer)	\$150.00
Balance Sheet September 30, 1883.	
ASSETS.	
Cost of road	\$588,950.00
Total permanent investments	\$588,950.00
Cash	\$438.06
Bills receivable	200.00
Sinking fund	52,280.22
Debit balances	22,320.16
Total cash assets	75,238.44
Total assets (as per books of the company)	\$664,188.44
LIABILITIES.	
Capital stock	\$385,000.00
Funded debt	130,000.00
Unfunded debt, viz.:	
Dividends unpaid	\$393.00
Notes payable	800.00
	1,193.00

Profit and loss balance—income account not charged off	\$142,495.44
Other liabilities	5,500.00
Total liabilities (as per books of the company)	\$664,188.44
CAPITAL STOCK.	
Capital stock issued (number of shares, 3,850) ; amount paid in	\$385,000.00
Total amount paid in as per books of the company	385,000.00
Total number of stockholders	301
Number of stockholders in New Hampshire	282
Amount of stock held in New Hampshire	\$267,100
DEBT.	
Funded debt, as follows :	
Sinking fund bonds, due 1897 ; rate of interest, 6 per cent.	\$107,500.00
Interest paid on bonds during year	\$6,525
Total amount of funded debt at date	107,500.00

NAMES AND RESIDENCES OF OFFICERS.

James Scott, Peterborough, N. H., *President*. John G. Kimball, Nashua, N. H., *Treasurer*. Gilman C. Shattuck, Nashua, N. H., *Clerk of Corporation*.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

James Scott, Peterborough, N. H. ; George A. Ramsdell, Nashua, N. H. ; John H. George, Concord, N. H. ; Edward Spalding, Nashua, N. H. ; Frank A. McKean, Nashua, N. H. ; Thos. B. Eaton, Worcester, Mass. ; S. A. B. Abbott, Boston, Mass.

PROPER ADDRESS OF THE COMPANY,
PETERBOROUGH RAILROAD,
NASHUA, N. H.

JAMES SCOTT,
GEORGE A. RAMSDELL,
JOHN H. GEORGE,
EDWARD SPALDING,
FRANK A. MCKEAN,
THOS. B. EATON,
S. A. B. ABBOTT,

Directors.

JAMES SCOTT,

President.

JOHN G. KIMBALL,

Treasurer.

STATE OF NEW HAMPSHIRE.

HILLSBOROUGH ss. February 14, 1884. Then personally appeared John G. Kimball, treasurer, and made oath to the truth of the foregoing statement by him subscribed, according to his best knowledge and belief.

JOHN A. SPALDING,

Justice of the Peace.

(The Eastern Railroad Co. operate this road under the lease, and pay a semi-annual rental of 3 per cent. upon the total capital stock of the road, which is \$769,000. This road has no equipment.)

DESCRIPTION OF ROAD.		
Main line of road from Portsmouth to Dover.		
CAPITAL STOCK.		
Capital stock authorized by charter	\$800,000	
“ “ votes of company	769,000	
Capital stock issued; amount paid in		\$769,000.00
Total amount paid in as per books of the company		769,000.00
Total number of stockholders	170	
Number of stockholders in New Hampshire	156	
Amount of stock held in New Hampshire	\$745,500	

NAMES AND RESIDENCES OF OFFICERS.

Frank Jones, *President*, Portsmouth, N. H. George L. Treadwell, *Treasurer*, Portsmouth. Calvin Page, *Clerk of Corporation*, Portsmouth.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

Frank Jones, Daniel Marcy, Joseph A. Walker, John S. Treat, Portsmouth, N. H.; Charles H. Sawyer, Frank A. Christie, James E. Lothrop, Dover, N. H.

PROPER ADDRESS OF THE COMPANY.

PORTSMOUTH & DOVER RAILROAD,

PORTSMOUTH, N. H.

FRANK JONES,

President.

GEO. L. TREADWELL,

Treasurer.

STATE OF NEW HAMPSHIRE.

ROCKINGHAM ss., March 24. 1884. Then personally appeared Frank Jones, president, and George L. Treadwell, treasurer, of the Portsmouth & Dover Railroad, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

CALVIN PAGE,

Justice of the Peace.

REPORT
OF THE
PORTSMOUTH, GREAT FALLS & CONWAY
RAILROAD COMPANY,
FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.

Total income	\$45,056.54
Net income	45,056.54
Interest accrued during year:	
On funded debt	45,000.00
Balance for the year	56.54
Balance at commencement of year	\$400.44
Add	45.82
<hr/>	
Balance at commencement of year as so changed. .	446.26
Balance September 30, 1883	502.80

ANALYSIS OF EARNINGS.

Rents for use of road	\$45,000.00
Income from all other sources, viz.:	
Interest on deposit at bank	56.54
<hr/>	
Total income from all sources	\$45,056.54

This road is operated by the Eastern Railroad Co. as one line between North Conway and Boston. The receipts and expenses are included in the returns of that road. This road receives a rental therefor, payable semi-annually, which pays the interest on its funded debt of \$1,000,000.

PROPERTY ACCOUNTS: CHARGES AND CREDITS DURING
THE YEAR.

See note above.

Balance Sheet, September 30, 1883.

ASSETS.	
Cost of road	\$2,086,250.00

Cost of equipment	\$64,050.00
Cash	1,414.05
Total assets (as per books of the company) .	\$2,151,714.05
LIABILITIES.	
Capital stock	\$1,150,300.00
Funded debt	1,000,000.00
Coupon unpaid	911.25
Profit and loss balance	502.80
Total (not included in balance sheet) . .	\$2,151,714.05
MILEAGE, TRAFFIC, ETC.	
See note on page 169.	
DESCRIPTION OF ROAD.	
Main line of road from Conway Junction to North Conway	72 $\frac{86}{100}$ miles.
Main line of road in New Hampshire	69 $\frac{94}{100}$ "
Main line of road in Maine	2 $\frac{92}{100}$ "
Track laid, if road is not completed—track completed.	
Total road belonging to this company	72 $\frac{86}{100}$ "
Sidings and other tracks not above enumerated	9 $\frac{54}{100}$ "
Same in New Hampshire	8 $\frac{07}{100}$ "
Total length of track, computed as single track	82 $\frac{40}{100}$ "
Same in New Hampshire	78 $\frac{10}{100}$ "
Total length of steel rails in tracks, not including steel-top rails	9 $\frac{55}{100}$ "
[Weights per yard, 58 and 60 lbs.]	
Number of stations on all roads owned by this company	18
Same in New Hampshire	16
EQUIPMENT.	
This road owns a small amount of equipment, which is included in the lease to the Eastern Railroad Company; but that company furnishing the necessary equipment, the detail of the small part in service which is owned by this company would convey no useful information. The whole is shown in reports of the Eastern Railroad Company.	

STATEMENT OF EACH ACCIDENT IN NEW HAMPSHIRE.

See note on page 169, and reports of the Eastern Railroad Company.

GENERAL INFORMATION.

See notes on pages 169 and 170.

BRIDGES.

Number of trestle bridges of 25 feet length and upwards*	15
Aggregate length of same for single track (3,974 feet).	
Number of spans of iron bridges of 25 feet and upwards*	5
Aggregate length of same for single track (527 feet).	
Number of spans of timber bridges of 25 feet and upwards *	12
Aggregate length of same for single track (662 feet).	
Number of crossings of highways at grade *	65
Number of crossings of highways over railroad	3
Number of crossings of highways under railroad	3
Number of highway bridges less than 18 feet above track.	3
Number of railroad crossings at grade, viz.: *	2
Portland & Rochester at Rochester.	
Boston & Maine at Salmon Falls.	

RATES OF FARE, ETC.

See note on page 169.

CAPITAL STOCK.

Capital stock authorized by votes of company . . .	\$1,150,300.00
Capital stock issued (number of shares, 11,503) ; amount paid in	1,150,300.00
Total amount paid in as per books of the company	1,150,300.00
Total number of stockholders	582
Number of stockholders in New Hampshire	97
Amount of stock held in New Hampshire	\$39,400.00

DEBT.

Funded debt as follows :

Mortgage bonds due June 1, 1937 ; rate of interest, 4½ per cent. per annum	\$1,000,000.00
Interest paid on same during year	\$45,000.00
Total amount of funded debt	1,000,000.00

NAMES AND RESIDENCES OF OFFICERS.

Geo. E. B. Jackson, Portland, Me., *President*. N. G. Chapin, Boston, Mass., *Treasurer*. Wallace Hackett, Portsmouth, N. H., *Clerk of Corporation*.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

Geo. E. B. Jackson, Portland, Me. ; Saml. C. Lawrence, Medford,

* In New Hampshire, on miles road owned.

Mass. ; Willard P. Phillips, Salem, Mass. ; John Cumnock, Great Falls, N. H. ; John W. Sanborn, Wakefield, N. H.

PROPER ADDRESS OF THE COMPANY.

PORTSMOUTH, GREAT FALLS & CONWAY RAILROAD,
N. G. CHAPIN, *Treasurer*,
CAUSEWAY ST., BOSTON, MASS.

GEO. E. B. JACKSON,
SAML. C. LAWRENCE,
WILLARD P. PHILLIPS,
JOHN CUMNOCK,
JOHN W. SANBORN,

Directors.

ARTHUR SEWALL,

Now President.

N. G. CHAPIN,

Treasurer.

STATE OF MASSACHUSETTS.

SUFFOLK SS. BOSTON, January 25, 1884. Then personally appeared Arthur Sewall, now president of the Portsmouth, Great Falls & Conway Railroad, and made oath to the truth of the foregoing statement by him subscribed, according to his best knowledge and belief.

N. G. CHAPIN,

Justice of the Peace.

STATE OF MASSACHUSETTS.

SUFFOLK SS. BOSTON, January 26, 1884. Then personally appeared Nathaniel G. Chapin, treasurer of the Portsmouth, Great Falls & Conway Railroad, and made oath to the truth of the foregoing statement by him subscribed, according to his best knowledge and belief.

C. E. A. BARTLETT,

Justice of the Peace.

REPORT

OF THE

PORTLAND & OGDENSBURG RAILROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.	
Total income	\$338,844.28
Total expense (including taxes)	289,123.71
Net income	49,720.57
Interest accrued during year:	71,489.08
On funded debt \$66,720.00	
On other debt 4,769.08	
Balance for the year (deficit)	21,768.51
Balance at commencement of year	120,351.10
Deduct	25.84
Balance at commencement of year as so changed	\$120,325.26
Balance Sept. 30, 1883	98,556.75
ANALYSIS OF EARNINGS.	
From local passengers (all passengers starting from or stopping at any station on this road)	\$138,921.64
From through passengers (to and from other roads over and beyond this road)	
From express and extra baggage	4,357.68
From mails	8,698.19
From other sources, passenger department	786.50
Total earnings from passenger department	152,764.01
From local freight (all freight starting from or stopping at any station on this road)	186,080.27
From through freight (to and from other roads over and beyond this road)	
Total earnings from freight department	186,080.27
Total transportation earnings	338,844.28
Total income from all sources	338,844.28
ANALYSIS OF EXPENSES.	
Salaries of general officers and clerks	\$13,648.39
Paid Boston, Concord & Montreal R. R. Co., for haul- ing trains between Fabyan's and Lunenburg	6,000.00

Insurance	\$2,675.21
Removing ice and snow	4,142.55
Contingencies and miscellaneous (repairs snow-plows)	324.35
Repairs of bridges (including culverts and cattle-guards)	8,217.16
Repairs of buildings	6,046.61
Repairs of fences, road-crossings, and signs	1,184.43
Renewal of rails	22,913.96
Repairs machine-shop and machinery	2,232.72
Renewal of ties	10,319.16
Repairs of road-bed and track	48,808.45
Repairs of locomotives	17,969.42
Fuel for locomotives	47,012.50
Water supply	434.29
Oil and waste	3,963.16
Switchmen, watchmen, etc.	6,318.53
Repairs of passenger cars	8,650.00
Passenger train service	14,282.67
Mileage passenger cars	12.69
Repairs of freight cars	12,169.92
Freight-train service	15,399.98
Mileage freight cars	2,436.92
Telegraph expenses	501.10
Loss and damage, freight	2,758.84
" baggage	59.00
Agents' and station service, passenger stations	9,290.21
" " freight "	20,062.55
Fuel stations and shops	481.93
Taxes, state and local	807.01
Total operating expenses and taxes	\$289,123.71

PROPERTY ACCOUNTS: CHARGES AND CREDITS DURING THE YEAR.

Grading and masonry	\$23,023.42
Land, land damages, and fences	1,214.60
Passenger and freight stations, wood-sheds, and water stations	18,882.49
Total for construction	43,120.51
Passenger, mail, and baggage cars	20,304.76
Freight and other cars	7,500.00
Total for equipment	27,804.76
Total charges to property accounts	70,925.27
Net addition to property account for the year	70,925.27

Balance Sheet, Sept. 30, 1883.

ASSETS.	
Cost of road	\$3,950,237.72
Cost of equipment	390,242.91
Cash	6,114.25

Bills receivable	\$14,491.79
Due from agents and companies	57,525.40
Materials and supplies	19,660.75
Debit balances	9,046.40
Total assets (as per books of the company)	\$4,447,319.22
LIABILITIES.	
Capital stock	\$1,052,185.55
Funded debt	3,068,000.00
Unfunded debt, viz.,	
Interest unpaid	12,442.35
Notes payable	155,855.87
Vouchers and accounts	60,278.70
Profit and loss balance	98,556.75
Total liabilities (as per books of the company)	\$4,447,319.22
MILEAGE, TRAFFIC, ETC.	
Passenger train mileage	135,753
Freight train mileage	97,813
Switching train mileage	23,953
Other train mileage	14,327
Total train mileage	271,846
Number of local passengers (including season)	74,402
Number of through passengers (to and from other roads going over and beyond this road)	60,869
Total number of passengers carried	135,271
Local passenger mileage (local passengers carried one mile)	1,880,974
Through passenger mileage (through passengers carried one mile)	2,264,308
Total passenger mileage	4,145,282
Number tons of local freight	147,009.9
Number tons through freight (to and from other roads going over and beyond this road)	60,510.5
Total number tons freight carried	207,520.4
Local freight mileage (tons local freight carried one mile)	3,293,523.4
Through freight mileage (tons through freight carried one mile)*	4,813,573.9
EQUIPMENT.	
Number of locomotives	11
Number of passenger, baggage, mail, and express cars	24
Number of freight cars (basis of eight wheels)	280
Number of other cars	1

* Carried to and from other roads.

LIST OF ACCIDENTS.

	From Causes beyond their own Control. (In New Hampshire.)		From their own Misconduct or Carelessness. (In New Hampshire.)		Total in New Hampshire.		Total on Whole Road Operated.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passengers..
Employés...	3
Others.....	1	.....

No accident in New Hampshire.

CAPITAL STOCK.	
Capital stock authorized by charter	\$2,000,000.00
Capital stock authorized by votes of company	10,630.00
Capital stock issued (number of shares, 10,056) ; amount paid in	1,005,100.00
Capital stock paid in on shares not issued (number of shares, 652)	47,085.55
Total amount paid in as per books of the company	1,052,185.55
DEBT.	
Funded debt as follows :	
First mortgage bonds, due Nov. 1, 1900 ; rate of interest, 6 per cent.	\$800,000.00
First mortgage bonds, due Nov. 1, 1901 ; rate of interest, 6 per cent.	2,268,000.00

NAMES AND RESIDENCES OF OFFICERS.

Sam. J. Anderson, *President* ; Jonas Hamilton, *Superintendent* ; Walter Tolman, *Acting General Freight Agent* ; Chas. H. Foye, *General Passenger Agent* ; Jno. W. Dana, *Treasurer* ; Chas. H. Foye, *Clerk of Corporation*.

PROPER ADDRESS OF THE COMPANY.

PORTLAND & OGDENSBURG RAILROAD CO.,

PORTLAND, ME.

SAM. J. ANDERSON,
JAMES P. BAXTER,
JOEL EASTMAN,
FRANCIS FESSENDEN,
H. N. JOSE,
W. F. MILLIKEN,
J. S. RICKER,
R. M. RICHARDSON,
W. W. THOMAS, JR.,
SAML. WATERHOUSE,

Directors.

JNO. W. DANA,

Treasurer.

JONAS HAMILTON,

Superintendent.

REPORT

OF THE

PORTLAND & ROCHESTER RAILROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.	
Total income	\$197,940.13
Total expense (including taxes)	177,465.67
Net income	20,474.46
ANALYSIS OF EARNINGS.	
From local passengers (all passengers starting from or stopping at any station on this road)	\$64,728.17
From through passengers (to and from other roads over and beyond this road)	
From express	2,200.00
mails	6,583.52
Total earnings from passenger department	73,511.69
From local freight (all freight starting from or stopping at any station on this road)	123,255.56
From through freight (to and from other roads over and beyond this road)	
Income from all other sources	1,172.88
Total income from all sources	\$197,940.13
ANALYSIS OF EXPENSES.	
Salaries of general officers and clerks	\$8,000.00
Legal expenses	100.00
Insurance	298.93
Stationery	241.73
Advertising and printing	1,271.88
Contingencies and miscellaneous (balance)	3,610.96
Repairs of bridges (including culverts and cattle- guards)	2,054.34
Repairs of buildings	6,350.14
Repairs of fences, road-crossings, and signs	2,546.15
Renewal of rails (less old rails sold)	26,191.33
[No. tons steel laid, 1,291.]	
Renewal of ties	5,792.51
[No. laid, 18,943.]	

Repairs of road-bed and track	\$31,526.30
Repairs of locomotives	8,451.00
New locomotive	10,244.00
Fuel for locomotives	19,850.68
Water supply	2,370.48
Oil and waste	1,611.84
Locomotive service	8,892.74
Repairs of passenger cars	3,578.78
Passenger train service	2,941.91
Passenger train supplies	294.20
Repairs of freight cars	5,327.74
Freight train service	7,059.14
Freight train supplies	121.90
Telegraph expenses	485.33
Loss and damage, freight and baggage	110.07
Personal injuries	300.00
Agents' and station service	8,509.62
Station supplies	796.91
Switchmen, watchmen, flag and signal men	6,471.72
Total operating expenses	\$175,402.33
Taxes, state	1,434.57
Taxes, local	628.77
Total operating expenses and taxes	\$177,465.67
Balance Sheet, September 30, 1883.	
ASSETS.	
Cost of road }	\$584,031.43
Cost of equipment }	
Lands	1,451.76
Total permanent investments	\$585,483.19
Cash	\$45,928.99
Bills receivable	2,145.62
Due from companies	2,638.38
Materials and supplies	16,559.96
Total cash assets	67,272.95
Total assets (as per books of the company)	\$652,756.14
LIABILITIES.	
Capital stock	\$584,031.43
Unfunded debt, viz.:	
Notes payable	\$10,000.00
Total liabilities (as per books of the company)	58,724.71
Total (not included in balance sheet)	\$652,756.14

MILEAGE, TRAFFIC, ETC.		
Passenger train mileage		74,609
Freight train mileage		67,734
Switching train mileage		28,025
Other train mileage		9,592
Total train mileage		179,960
Number of local passengers (including season)		152,692
Number of through passengers (to and from other roads going over and beyond this road)		22,668
Total number of passengers carried		175,360
Local passenger mileage (carried one mile) }	2,024,181	
Through passenger mileage (carried one mile) }		
Number tons of local freight		60,846
Number tons through freight (to and from other roads going over and beyond this road)		53,697
Total number tons freight carried		114,543
Local freight mileage (tons carried one mile)	3,145,727	
Through freight mileage (tons carried one mile)* }		
Average number of persons employed		160
DESCRIPTION OF ROAD.		
Maine line of road from Portland to Rochester	52.50	miles.
Main line of road in New Hampshire	3.50	"
Main line of road in Maine	49	"
Sidings and other tracks not above enumerated	8 ^{8.089} ₁₀₀₀₀	"
Total length of steel rails in tracks, not including steel-top rails	22	"
[Weight per yard, 56 lbs.]		
Number of stations in New Hampshire on all roads operated by this company	2	
Number of telegraph offices in same	2	
Number of stations on all roads owned by this company	17	
Same in New Hampshire	2	
EQUIPMENT.		
Number of locomotives	8	
passenger cars	9	
baggage, mail, and express cars	5	
freight cars (basis of 8 wheels)	211	
GENERAL INFORMATION.		
Maximum weight of locomotives in working order	35	tons.
Average weight of locomotives in working order	28	"
Maximum weight of tenders full of fuel and water	18	"
Average weight of tenders full of fuel and water	14	"
Maximum weight of passenger cars	19	"
Average weight of passenger cars	16	"
Average weight of mail and baggage cars	13	"
Average weight of 8-wheel box freight cars	9	"

* Carried to and from other roads.

Average weight of 8-wheel platform cars . . .	7½ tons.
Length of heaviest engine and tender, from centre of forward truck-wheel of engine to centre of rear wheel of tender	42½ feet.
Total length of heaviest engine and tender over all	50½ "
Number of locomotives equipped with train brake	3
[Kind of brake, Westinghouse.]	
Number of cars equipped with train brake	5
[Kind of brake, Westinghouse.]	
Number of passenger cars with Miller platform and buffer	6

BRIDGES.

Number of spans of iron bridges at 25 feet and upwards *	1
Aggregate length of same for single track (548½ feet)	
Number of spans of timber bridges of 25 feet and upwards : *	14
Aggregate length of same for single track (814 feet)	
Number of crossings of highways at grade *	76
Number of crossings of highways over railroad	6
Number of crossings at which gates or flagmen are maintained	2
Number of railroad crossings at grade : *	
Portland Railroad, Green st., Portland, Me.	
" Deering, Me.	
Maine Central,	
Portland & Ogdensburg, Cumb. Mills, Me.	
Portsmouth, Great Falls & Conway, Rochester, N. H.	
Dover & Winnipiseogee, Rochester, N. H.	

RATES OF FARE, ETC.

Average rate of fare per mile received from passengers to and from other roads	3½ cents.
Average rate of fare per mile for season ticket passengers†	1 "
Average rate of fare per mile received from all passengers	2½ "

CAPITAL STOCK.

Capital stock authorized by charter	\$600,000.00
Total amount paid in as per books of the company	\$584,031.43
Total number of stockholders	102
Number of stockholders in New Hampshire	5
Amount of stock held in New Hampshire	\$1,300.00

NAMES AND RESIDENCES OF OFFICERS.

George P. Wescott, *President*. George P. Wescott, *General Manager*.
Joseph W. Peters, *Superintendent*. Albron Hersey, *General Freight*

* In New Hampshire, on miles road owned. † Reckoning twelve passengers per week for time of each season ticket.

Agent. Joseph W. Peters, *General Passenger Agent.* William H. Conant, *Treasurer.* William H. Conant, *Clerk of Corporation.*

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

George P. Wescott, Portland, Me. ; Joseph S. Ricker, Deering, Me. ; Nathan Webb, Portland, Me. ; Wm. K. Putnam, Portland, Me. ; Charles McCarthy, Jr., Portland, Me. ; Samuel E. Spring, Portland, Me. ; George C. Kord, Boston, Mass. ; Richard Olney, Boston, Mass. ; Stephen J. Young, Brunswick.

PROPER ADDRESS OF THE COMPANY,
PORTLAND & ROCHESTER RAILROAD,
PORTLAND, ME.

WM. H. CONANT,
Treasurer.

JOSEPH W. PETERS,
Superintendent.

STATE OF MAINE.

CUMBERLAND SS. January 24, 1884. Then personally appeared William H. Conant, treasurer of the Portland & Rochester Railroad, and Joseph W. Peters, superintendent of said railroad, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

JOHN A. WATERMAN,
Justice of the Peace.

REPORT

OF THE

PROFILE & FRANCONIA NOTCH RAIL- ROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.	
Total income	\$24,153.30
Total expense (including taxes)	8,644.17
Net income	15,509.13
Dividends declared (6 per cent.)	12,000.00
Balance for the year (surplus)	3,509.13
Balance at commencement of the year, Nov. 1, 1882	\$4,516.99
Balance September 30, 1883 (surplus)	8,026.12
ANALYSIS OF EARNINGS.	
From local passengers (all passengers starting from or stopping at any station on this road	\$23,226.85
From through passengers (to and from other roads over and beyond this road)	
From express and extra baggage	310.42
mails	250.00
Total earnings from passenger department	23,787.27
Total earnings from freight department	295.00
Total transportation earnings	24,082.27
Income from all other sources, viz.:	71.03
Transporting Sunday papers	\$40.00
Interest received on money loaned	30.00
Sundry receipts	1.03
Total income from all sources	\$24,153.30
ANALYSIS OF EXPENSES.	
Total operating expenses	\$8,644.17
Balance Sheet, September 30, 1883.	
ASSETS.	
Cost of road	\$191,071.99

Cost of equipment	\$24,945.03	
Total permanent investments		\$216,017.02
Cash	\$8,026.12	
Total cash assets		8,026.12
Total assets (as per books of the company)		\$224,043.14
LIABILITIES.		
Capital stock		\$200,000.00
Paid account construction above capital stock, 1879, 1880, and 1881		16,017.02
Profit and loss balance (cash on hand)		8,026.12
Total liabilities (as per books of the company)		\$224,043.14
DESCRIPTION OF ROAD.		
Main line of road from Profile House to Bethlehem Junction and Bethlehem		13½ miles.
Total length of steel rails in tracks, not including steel- top rails		13½ "
[Weight per yard, 10 miles 35 lbs.] } steel. " 3½ " 40 " }		
EQUIPMENT.		
Number of locomotives		3
passenger cars		4
baggage, mail, and express cars :		
1 baggage, 2 combination		3
freight cars (basis of 8 wheels)		6
other cars :		5
Push and hand		
GENERAL INFORMATION.		
Number of locomotives equipped with train brake		3
[Kind of brake, Westinghouse power brake.]		
Number of cars equipped with train brake		7
Number of passenger cars with Miller platform and buffer		7
BRIDGES.		
Number of trestle bridges of 25 feet length and up- wards *		2
Aggregate length of same for single track (420 feet).		
Number of spans of timber bridges of 25 feet and up- wards *		2
Aggregate length of same for single track (130 feet).		

* In New Hampshire, on miles road owned.

Number of crossings of highways at grade *	3
Number of crossings at which there are neither signals nor flagmen *	3
Number of railroad crossings at grade : *	3
Bethlehem Junction	1
Maplewood	1
Bethlehem	1
CAPITAL STOCK.	
Capital stock authorized by charter	\$200,000.00
Capital stock authorized by votes of company	200,000.00
Capital stock issued (number of shares, 2,000) ; amount paid in	\$200,000.00
Total amount paid in as per books of the company	200,000.00
Total number of stockholders	66
Number of stockholders in New Hampshire	48
Amount of stock held in New Hampshire	\$138,870.00

NAMES AND RESIDENCES OF OFFICERS.

Emmons Raymond, Boston, Mass., *President*. E. Raymond, Boston, Mass., and S. N. Bell, Manchester, N. H., *Auditors*. Chas. H. Greenleaf, Profile House, *Superintendent*. Chas. H. Greenleaf, Profile House, *General Freight Agent*. Wm. R. Brackett, Plymouth, N. H., *General Passenger Agent*. Chas. H. Greenleaf, Profile House, *Treasurer*. Sam N. Bell, Manchester, N. H., *Clerk of Corporation*.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

Emmons Raymond, Boston, Mass. ; J. Thos. Vose, Boston, Mass. ; Samuel N. Bell, Manchester, N. H. ; Isaac S. Cruft, Boston, Mass. ; John H. George, Concord, N. H. ; John A. White, Concord, N. H. ; Walter Aiken, Franklin, N. H. ; Edward Spalding, Nashua, N. H.

PROPER ADDRESS OF THE COMPANY, PROFILE & FRANCONIA NOTCH RAILROAD, PROFILE HOUSE, N. H.

CHARLES H. GREENLEAF,
Treasurer.

STATE OF NEW YORK.

COUNTY OF NEW YORK ss. March 26, 1884. Then personally appeared Chas. H. Greenleaf, to me personally known, and made oath to the truth of the foregoing statement by him subscribed, according to his best knowledge and belief.

WM. H. CARR,
Notary Public, County of New York.

* In New Hampshire, on miles road owned.

REPORT

OF THE

SULLIVAN COUNTY RAILROAD COMPANY,

FOR THE YEAR ENDING MARCH 31, 1884.

GENERAL EXHIBIT FOR THE YEAR.

Total income	\$231,689.25
Total expense (including taxes)	182,553.77
Net income	49,135.48
Rentals	3,389.96
Central Vermont R. R. Co.	\$3,389.96
Interest accrued during year:	11,746.19
On other debt	\$11,746.19
Dividends declared (8 per cent.)	40,000.00
Balance for the year (deficit)	6,000.67
Balance at commencement of year	\$35,916.26
Balance at commencement of year as so changed	35,916.26
Balance March 31, 1884 (surplus)	29,915.59

ANALYSIS OF EARNINGS.

From local passengers (all passengers starting from or stopping at any station on this road)	\$15,641.80
From through passengers (to and from other roads over and beyond this road)	56,088.31
From express	2,604.37
mails	4,559.68
Total earnings from passenger department	78,894.16
From local freight (all freight starting from or stopping at any station on this road)	4,996.40
From through freight (to and from other roads over and beyond this road)	147,798.69
Total earnings from freight department	152,795.09
Total transportation earnings	231,689.25
 Total income from all sources	 \$231,689.25

ANALYSIS OF EXPENSES.

Salaries of general officers and clerks	\$5,157.87
Legal expenses	471.48
Insurance	596.80
Stationery and printing	943.35
Outside agencies and advertising	199.39

Contingencies and miscellaneous	\$413.65
Repairs of bridges (including culverts and cattle- guards)	4,944.31
Repairs of buildings	3,165.78
Repairs of fences, road-crossings, and signs	1,975.36
Renewal of rails	5,064.94
[No. tons steel laid, 265.]	
Renewal of ties	4,520.43
[No. laid, 10,752.]	
Repairs of road-bed and track	25,796.52
Repairs of locomotives	8,659.76
Fuel for locomotives	39,180.28
[Tons of coal, 5,076 ; cords of wood, 810.]	
Water supply	1,425.13
Oil and waste	1,934.95
Locomotive service	13,575.63
Repairs of passenger cars	836.89
Passenger train service	2,179.75
Passenger train supplies	30.69
Mileage passenger cars	6,159.33
Repairs of freight cars	6,336.49
Freight train service	11,556.84
Freight train supplies	74.92
Mileage freight cars	20,038.40
Telegraph expenses	512.49
Agents' and station service	10,269.09
Station supplies	475.08
Total operating expenses	\$176,495.60
Taxes, state	6,004.70
“ local	53.47
Total operating expenses and taxes	\$182,553.77
PROPERTY ACCOUNTS: CHARGES AND CREDITS DURING THE YEAR.	
Land, land damages, and fences	\$871.30
Passenger and freight stations, wood-sheds, and water stations	1,395.03
Total for construction	2,266.33
Locomotives (on account)	3,868.46
Total for equipment	3,868.46
Total charges to property accounts	6,134.79
Net addition to property account for the year	6,134.79
Balance Sheet, September 30, 1883.	
ASSETS.	
Cost of road	\$665,257.53

Cost of equipment	13,117.66	
Total permanent investments		\$678,375.19
Cash	\$369.22	
Due from agents and companies	263.71	
Total cash assets		632.93
Total assets (as per books of the company)		\$679,008.12
LIABILITIES.		
Capital stock		\$500,000.00
Unfunded debt, viz.:		149,092.53
Vouchers and accounts	\$149,092.53	
Profit and loss balance		29,915.59
Total liabilities (as per books of the company)		\$679,008.12
MILEAGE, TRAFFIC, ETC.		
Passenger train mileage		62,054
Freight train mileage		106,160
Total revenue train mileage		168,214
Switching train mileage		22,366
Other train mileage		9,861
Total train mileage		200,441
Number of season ticket passengers*		3,120
Number of local passengers (including season)		37,815
Number of through passengers (to and from other roads going over and beyond this road)		87,465
Total number of passengers carried		125,280
Local passenger mileage (carried one mile)		555,727
Through passenger mileage (carried one mile)		2,027,056
Total passenger mileage		2,582,783
Number tons of local freight		7,838
Number tons through freight (to and from other roads going over and beyond this road)		528,834
Total number tons freight carried		536,672
Local freight mileage (carried one mile)		125,852
Through freight mileage (carried one mile)†		13,438,364
Total freight mileage		13,564,216
Average number of persons employed		100
DESCRIPTION OF ROAD		
Main line of road from Bellows Falls to Windsor, Vt.	26	miles.
Main line of road in New Hampshire	26	"
Double track on main line	5.424	"

* Reckoning twelve passengers per week for time of each season ticket. † Carried to and from other roads.

Same in New Hampshire	5.424 miles.
Total road belonging to this company	26 "
Sidings and other tracks not above enumerated	4.493 "
Same in New Hampshire	4.303 "
Total length of track, computed as single track	35.917 "
Same in New Hampshire	35.727 "
Total length of steel rails in tracks, not including steel-top rails, nearly	35.727 "
[Weight per yard, 56 lbs.]	

LIST OF ACCIDENTS.

	From Causes beyond their own Control (In New Hampshire).		From their own Misconduct or Carelessness. (In New Hampshire.)		Total in New Hampshire.		Total on Whole Road Operated.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passenger								
Employés							1	
Others			1		1		1	

STATEMENT OF EACH ACCIDENT IN NEW HAMPSHIRE.

October 6, 1883, 3.30 P. M.—Michael Hefferin, of Winooski, Vt., while intoxicated, and trespassing at South Charlestown (N. H.) station, was run over by a "construction" train. Died at 8.45 P. M. on same day.

January 4, 1884, 9 P. M.—Frank White, a freight brakeman, slipped and fell from top of car while in Windsor (Vt.) yard, was run over, and instantly killed.

GENERAL INFORMATION.

BRIDGES.

Number of spans of stone bridges of 25 feet and upwards *	1
Aggregate length of same for single track (26 feet).	
Number of spans of iron bridges of 25 feet and upwards *	4
Aggregate length of same for single track (639 feet).	

* In New Hampshire, on miles road owned.

Number of spans of timber bridges of 25 feet and upwards *	8
Aggregate length of same for single track (1,174 feet).	
Number of crossings of highways at grade*	29
“ “ over railroad .	2
“ “ under railroad .	3
Number of highway bridges 18 feet above track .	3
Number of crossings at which there are neither signals nor flagmen*	34

RATES OF FARE, ETC.

Average rate of fare per mile (not including season tickets) for local passengers on roads operated by this company † . . . . .	.035 cent.
Average rate of fare per mile received from passengers to and from other roads . . . . .	.02766 “
Average rate of fare per mile for season ticket passengers ‡ . . . . .	.00062 “
Average rate of fare per mile received from all passengers . . . . .	.02777 “
Average rate of freight per ton per mile received from freight to and from other roads . . . . .	.01099 “
Average rate of freight per ton per mile received from all freight . . . . .	.01127 “

CAPITAL STOCK.

Capital stock authorized by charter	\$500,000.00
Capital stock authorized by votes of company	500,000.00
Capital stock issued (number of shares, 5,000) ; amount paid in	\$500,000.00
Total amount paid in as per books of the company	500,000.00
Total number of stockholders	9

NAMES AND RESIDENCES OF OFFICERS.

A. B. Harris, Springfield, Mass., *President*. Oscar Edwards, Northampton, Mass., *Auditor*. J. Mulligan, Springfield, Mass., *Superintendent*. H. E. Howard, Springfield, Mass., *General Freight Agent*. C. H. Cram, Springfield, Mass., *General Ticket Agent*. E. F. Lane, Keene, N. H., *Treasurer*. J. H. Albin, Concord, N. H., *Clerk of Corporation*.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

A. B. Harris, Springfield, Mass.; Fred'k Billings, Woodstock, Vt.; C. J. Amidon, Hinsdale, N. H.; H. C. Robinson, Hartford, Ct.; John B. Page, Rutland, Vt.; J. H. Albin, Concord, N. H.; M. W. Tappan, Concord, N. H.

* In New Hampshire, on miles road owned. † Rates as per tariff. ‡ Reckoning twelve passengers per week for time of each season ticket.

PROPER ADDRESS OF THE COMPANY,
THE SULLIVAN COUNTY RAILROAD COMPANY,
SPRINGFIELD, MASS.

A. B. HARRIS,

Director.

A. B. HARRIS,

President.

E. F. LANE,

Treasurer.

J. MULLIGAN,

Superintendent.

COMMONWEALTH OF MASSACHUSETTS.

HAMPDEN SS. SPRINGFIELD, May 31, 1884. Then personally appeared A. B. Harris, president, and J. Mulligan, superintendent, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

GEO. E. FRINK,

Justice of the Peace.

STATE OF NEW HAMPSHIRE.

CHESHIRE SS. KEENE, June 13, 1884. Personally appeared the above named Elisha F. Lane, and made oath that the foregoing statement by him subscribed, according to his best knowledge and belief, is true.

Before me,

F. F. LANE,

Justice of the Peace.

REPORT

OF THE

SUNCOOK VALLEY RAILROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.	
Net income (from rentals)	\$14,700.00
Dividends declared (6 per cent. on \$240,000)	14,400.00
Balance for the year (organization)	300.00
(Analysis of earnings, expenses, and property accounts included in Concord Railroad report.)	
Balance Sheet, Sept. 30, 1883.	
ASSETS.	
Construction	\$348,199.19
Cash	2,291.23
	\$350,490.42
LIABILITIES.	
Capital stock	\$341,700.00
Aid or contribution	8,696.00
Income and expense	94.42
	\$350,490.42
(Mileage, traffic, etc., included in Concord Railroad report.)	
DESCRIPTION OF ROAD.	
Main line of road from Hooksett to Pittsfield	19.54 miles.
Main line of road in New Hampshire	19.54 "
Track laid	17.37 "
Total road belonging to this company	17.37 "
Sidings and other tracks not above enumerated	1.63 "
Total length of track, computed as single track	19 "
Total miles of road operated by this company	17.37 "
Total miles of road operated by this company in New Hampshire	17.37 "
Number of stations in New Hampshire on all roads operated by this company	7
Number of stations on all roads owned by this company	7
(General information included in Concord Railroad report.)	

BRIDGES.

Number of trestle bridges of 25 feet in length and upwards *	1
Aggregate length of same for single track (154 feet)	
Number of spans of timber bridges of 25 feet and upwards *	18
Aggregate length of same for single track (1,470 feet)	
Number of crossings of highways at grade *	15
“ “ over railroad	1
Number of highway bridges less than 18 feet above track	1
Number of crossings at which there are neither signals nor flagmen *	15

(Rates of fare, etc., included in Concord Railroad report.)

CAPITAL STOCK.

Capital stock authorized by charter	} \$341,700.00
Capital stock authorized by votes of company	
Capital stock issued (number of shares, 3,417) amount paid in	
Capital stock paid in on shares not issued	
Total number of stockholders	134
Number of stockholders in New Hampshire	132
Amount of stock held in New Hampshire	\$339,700

NAMES AND RESIDENCES OF OFFICERS.

Samuel N. Bell, *President*, Manchester, N. H. Horace E. Chamberlin, *Superintendent*, Concord. Samuel F. Barrett, *General Freight Agent*, Concord. Frank E. Brown, *General Passenger Agent*, Concord. James A. Weston, *Treasurer*, Manchester. B. P. Cilley, *Clerk of Corporation*, Manchester.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

Samuel N. Bell, Frederick Smyth, Martin V. B. Edgerly, Manchester, N. H.; Natt Head, Hooksett, N. H. (since deceased); Reuben L. French, Pittsfield, N. H.; Lemuel B. Towle, Charles H. Carpenter, Chichester, N. H.

PROPER ADDRESS OF THE COMPANY.

SUNCOOK VALLEY RAILROAD,

MANCHESTER, N. H.

* In New Hampshire, on miles road owned.

S. N. BELL,
President.

JAMES A. WESTON,
Treasurer.

STATE OF NEW HAMPSHIRE.

HILLSBOROUGH SS., May 22, 1884. Then personally appeared Samuel N. Bell and James A. Weston, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

JOHN C. FRENCH,
Justice of the Peace.

R E P O R T
OF THE
WEST AMESBURY BRANCH RAILROAD
COMPANY,
FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.	
Total income	\$5,700.00
Total expense (including taxes)	205.93
Net income	5,494.07
Interest accrued during year:	
On funded debt	3,990.00
Dividends declared (2½ per cent.)	1,425.00
Balance for the year (surplus)	79.07
Balance at commencement of year	\$143.09
Balance at commencement of year as so changed	143.09
Balance Sept. 30, 1883 (surplus)	222.16
ANALYSIS OF EARNINGS.	
Rents for use of road	\$5,700.00
Total income from all sources	5,700.00
ANALYSIS OF EXPENSES.	
Salaries of general officers and clerks	\$30.00
Stationery and printing	1.74
Total operating expenses	\$31.74
Taxes, state	174.19
Total operating expenses and taxes	\$205.93
Balance Sheet, Sept. 30, 1883.	
ASSETS.	
Cost of road	\$114,000.00
Total permanent investments	\$114,000.00
Cash	\$338.66
Total cash assets	338.66
Total assets (as per books of the company)	\$114,338.66

LIABILITIES.		
Capital stock		\$507,000.00
Funded debt		507,000.00
Unfunded debt, viz.,		116.50
Interest unpaid	\$84.00	
Dividends unpaid	32.50	
Profit and loss balance		222.16
Total liabilities (as per books of the company)		\$114,338.66
MILEAGE, TRAFFIC, ETC.		
(This road is leased and operated by the Boston & Maine Railroad Co., and they have all such statistics in connection with their accounts.)		
DESCRIPTION OF ROAD.		
Main line of road from Merrimac to Newton, N. H.	4.5 miles.	
Main line of road in New Hampshire	2.25 "	
Sidings and other tracks not above enumerated . . . . .	.284 "	
Same in New Hampshire . . . . .	.165 "	
Total length of track, computed as single track	4.784 "	
Same in New Hampshire	2.415 "	
Number of stations on all roads owned by this company	2	
Same in New Hampshire	1	
Number of crossings where there are neither signals nor flagmen*	3	
CAPITAL STOCK.		
Capital stock authorized by charter	\$150,000.00	
Capital stock authorized by votes of company	114,000.00	
Capital stock issued (number of shares, 570) ; amount paid in		\$57,000.00
Total amount paid in as per books of the company		57,000.00
Total number of stockholders	35	
Number of stockholders in New Hampshire	2	
Amount of stock held in New Hampshire	\$700	
DEBT.		
Funded debt, as follows :		
Bonds due July 1, 1893, rate of interest, 7 per cent.		\$57,000.00
Interest paid on same during year	\$3,965.50	
Total amount of funded debt		57,000.00

* In New Hampshire, on miles of road owned.

NAMES AND RESIDENCES OF OFFICERS.

William H. Haskell, *President*, Merrimac, Mass. Daniel J. Poore,
Treasurer and Clerk of Corporation.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

William H. Haskell, Benjamin F. Sargent, Albert Sargent, John
 Cleary, Merrimac, Mass.; John Hoyt, Newton, N. H.

PROPER ADDRESS OF THE COMPANY.

WEST AMESBURY BRANCH RAILROAD CO.,

MERRIMAC, MASS.

(Essex Co.)

WM. H. HASKELL,
 BENJAMIN F. SARGENT,
 ALBERT SARGENT,
 JOHN CLEARY,

Directors.

DANIEL J. POORE,

Treasurer.

COMMONWEALTH OF MASSACHUSETTS.

ESSEX ss., Feb. 4, 1884. Then personally appeared Wm. H. Haskell,
 Benjamin F. Sargent, Albert Sargent, and John Cleary, and severally
 made oath to the truth of the foregoing statement by them subscribed,
 according to their best knowledge and belief.

D. J. POORE,

Justice of the Peace.

ESSEX ss., Feb. 4, 1884. Then personally appeared D. J. Poore,
 treasurer, and made oath to the truth of the foregoing statement sub-
 scribed, according to his best knowledge and belief.

Before me,

BAILEY SARGENT,

Justice of the Peace.

REPORT OF THE WHITEFIELD & JEFFERSON RAILROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.	
Total income	\$31,136.53
Total expense (including taxes)	22,129.69
Net income	9,006.84
Balance for the year	9,006.84
Balance at commencement of year	\$6,515.30
Balance at commencement of year as so changed	6,515.32
Balance September 30, 1883	15,522.16
ANALYSIS OF EARNINGS.	
From local passengers (all passengers starting from or stopping at any station on this road)	\$818.94
From through passengers (to and from other roads over and beyond this road)	1,923.32
From express and extra baggage	100.55
mails	364.24
Total earnings from passenger department	3,207.05
From local freight (all freight starting from or stopping at any station on this road)	22,597.56
From through freight (to and from other roads over and beyond this road)	2,137.57
Total earnings from freight department	24,735.13
Total transportation earnings	27,942.18
Income from all other sources, viz.:	
Rent of buildings	\$159.00
Locomotive service	2,360.00
Passenger car service	675.35
	3,194.35
Total income from all sources	\$31,136.53
ANALYSIS OF EXPENSES.	
Salaries of general officers and clerks	\$200.00
Insurance	249.41

Stationery and printing	\$130.42
Outside agencies and advertising	40.00
Contingencies and miscellaneous	632.64
Repairs of buildings	223.04
Repairs of fences, road-crossings, and signs	115.50
Renewal of rails	595.40
[No. tons steel laid, 200 ⁸⁰⁰ ₂₂₄₀ .]	
Renewal of ties	198.35
[No. laid, 1,200.]	
Repairs of road-bed and track	4,470.16
Repairs of locomotives	2,332.86
Fuel for locomotives	2,300.36
[Cords of wood, 544.]	
Oil and waste	541.27
Locomotive service	3,734.53
Repairs of passenger cars	1,129.53
Passenger train service	285.50
Repairs of freight cars	2,027.71
Freight train service	2,318.10
Telephone expenses	38.25
Loss and damage to freight and baggage	5 00
Agents' and station service	546.00
Total operating expenses	\$22,114.03
Taxes, local	15.66
Total operating expenses and taxes	\$22,129.69

Balance Sheet September 30, 1883.

ASSETS.		
Cost of road	}	
Cost of equipment		\$187,687.58
Total permanent investments		\$187,687.58
Cash		\$22,792.77
Superintendent		1,746 85
Total cash assets		24,539.62
Total assets (as per books of the company)		\$212,227.20
LIABILITIES.		
Capital stock		\$170,000.00
Unfunded debt, viz.:		
Vouchers and accounts (Brown's Lumber Co.)		\$7,899.37
Vouchers and accounts (Boston, Concord & Montreal Railroad)		18,805.67
		26,705.04

Profit and loss balance	\$15,522.16
Total liabilities (as per books of the company)	\$212,227.20
MILEAGE, TRAFFIC, ETC.	
Number of local passengers (including season)	2,176
Number of through passengers (to and from other roads going over and beyond this road)	3,192
Total number of passengers carried	5,368
Local passenger mileage (carried one mile)	20,583
Through passenger mileage (carried one mile)	31,915
Total passenger mileage	52,498
Number tons of local freight	31,037 ^{6.07} ₂₀₀₀
Number tons through freight (to and from other roads going over and beyond this road)	2,554 ^{15.21} ₂₀₀₀
Total number tons freight carried	33,592 ^{1.28} ₂₀₀₀
Local freight mileage (tons carried one mile)	223,325 ^{9.87} ₂₀₀₀
Through freight mileage (tons carried one mile)*	25,547 ^{1.21} ₂₀₀₀
Total freight mileage	248,873 ^{1.97} ₂₀₀₀
Average number of persons employed	35
DESCRIPTION OF ROAD.	
Main line of road from Whitefield to Jefferson	10.68 miles.
“ “ in New Hampshire	10.68 “
Branches owned by the company, viz.:	
Camp Carroll (single track)	2.68 “
Total road belonging to this company	13.36 “
Sidings and other tracks not above enumerated	2.66 “
Total length of steel rails in tracks, not including steel-top rails	8.50 “
[Weight per yard, 50 lbs.]	
Total miles of road operated by this company in New Hampshire	13.36 “
Number of stations in New Hampshire on all roads operated by this company	3
Number of telephone offices in same	2
Number of stations on all roads owned by this company	2
Same in New Hampshire	2
EQUIPMENT.	
Number of locomotives	4
passenger cars	2
freight cars (basis of 8 wheels), comprising	
10 platform, 80 4-wheel log	50
other cars	3

* Carried to and from other roads.

LIST OF ACCIDENTS.

	From Causes beyond their own Control. (In New Hampshire.)		From their own Misconduct or Carelessness. (In New Hampshire.)		Total in New Hampshire.		Total on Whole Road Operated.	
	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.	Killed.	Injured.
Passengers.....								
Employés.....			1	1	1	1	1	1
Others.....								

STATEMENT OF EACH ACCIDENT IN NEW HAMPSHIRE.

June 16, 1883.—Thomas O'Neal, brakeman, in passing from the rear of the train, missed his footing, and fell under the cars. He sustained injuries necessitating the amputation of his right arm. This casualty was the result of personal carelessness, for which the road was in no way responsible.

June 20, 1883.—Martin Hogan, brakeman, in the act of roping in cars at Libbey's Mills, fell between two cars while in motion, and was instantly killed. The cars were moving slowly, and witnesses to the accident say that Hogan could not have used any care, as he walked off the end of the car, falling between that and the next car.

GENERAL INFORMATION.

Maximum weight of locomotives in working order .	26 tons.
Average weight of locomotives in working order .	21 "
Maximum weight of tenders full of fuel and water .	12 "
Average weight of tenders full of fuel and water .	10 "
Maximum weight of passenger cars	16 "
Average weight of passenger cars	16 "
Average weight of mail and baggage cars	12 "
Length of heaviest engine and tender, from centre of forward truck-wheel of engine to centre of rear wheel of tender	20 feet.
Total length of heaviest engine and tender over all .	46 feet.
Number of locomotives equipped with train brake .	2
[Kind of brake, Westinghouse.]	
Number of cars equipped with train brake	2
[Kind of brake, Westinghouse.]	
Number of passenger cars with Miller platform and buffer	2

BRIDGES.

Number of trestle bridges of 25 feet length and upwards*	1
Aggregate length of same for single track (505 feet).	
Number of crossings of highways at grade *	4
Number of crossings at which there are neither signals nor flagmen *	4

RATES OF FARE, ETC.

Average rate of fare per mile (not including season tickets) for local passengers on roads operated by this company†	4½ cents.
Average rate of fare per mile received from passengers to and from other roads	6 "
Average rate of fare per mile received from all passengers	5 "
Average rate of local freight per ton per mile†	1½ "
Average rate of freight per ton per mile received from freight to and from other roads	8½ "
Average rate of freight per ton per mile received from all freight	9 ⁹ / ₁₀ "

CAPITAL STOCK.

Capital stock authorized by votes of company	\$170,000
Capital stock issued (number of shares, 1,700); amount paid in	\$170,000.00
Total amount paid in as per books of the company	170,000.00
Total number of stockholders	14
Number of stockholders in New Hampshire	6
Amount of stock held in New Hampshire	\$128,000.00

NAMES AND RESIDENCES OF OFFICERS.

Nathan R. Perkins, Jefferson, N. H., *President*. A. L. Brown, Whitefield, N. H., *Superintendent*. Edward D. Harlow, Boston, Mass., *Treasurer*. Saml. N. Bell, Manchester, N. H., *Clerk of Corporation*.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

Alson L. Brown, Whitefield, N. H.; Warren G. Brown, Whitefield, N. H.; Nathan R. Perkins, Jefferson, N. H.; Thos. C. Grey, Whitefield, N. H.; J. Thomas Vose, Boston, Mass.; Saml. N. Bell, Manchester, N. H.; Joseph A. Dodge (deceased); Warren F. Daniell, Franklin, N. H.

PROPER ADDRESS OF THE COMPANY.

WHITEFIELD & JEFFERSON RAILROAD.

Superintendent's and Cashier's Office, Whitefield, N. H.

Treasurer's and Transfer Office, 31 Milk Street, Boston, Mass.

* In New Hampshire, on miles road owned. † Rates as per tariff.

J. THOMAS VOSE,
W. G. BROWN,
N. R. PERKINS,
THOS. C. GREY,

Directors.

EDWARD D. HARLOW,

Treasurer.

A. L. BROWN,

Superintendent.

STATE OF NEW HAMPSHIRE.

COÖS SS. WHITEFIELD, August 13, 1884. Then personally appeared N. R. Perkins, Thos. C. Grey, and W. G. Brown, directors, and A. L. Brown, superintendent, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

F. P. BROWN,

Justice of the Peace.

COMMONWEALTH OF MASSACHUSETTS.

SUFFOLK SS. August 14, 1884. Then personally appeared Edward D. Harlow, treasurer of the Whitefield & Jefferson Railroad, and made oath to the truth of the foregoing statement by him subscribed, according to his best knowledge and belief.

GEO. N. CARPENTER,

Justice of the Peace.

REPORT
OF THE
WILTON RAILROAD COMPANY,
FOR THE YEAR ENDING SEPTEMBER 30, 1883.

Balance Sheet, Sept. 30, 1883.		
ASSETS.		
Cost of road	\$242,600.00	
Total permanent investments		\$242,600.00
Cash	1,843.08	
Total cash assets		1,843.08
Total assets (as per books of the company)		\$244,443.08
LIABILITIES.		
Capital stock		\$233,000.00
Unfunded debt, viz.,		
Dividends unpaid		771.00
Profit and loss balance		10,672.08
Total liabilities (as per books of the company)		\$244,443.08

NAMES AND RESIDENCES OF OFFICERS.

Solomon Spalding, *President*, Nashua, N. H. B. B. Whittemore and G. E. Shattuck, *Auditors*, Nashua. Frank A. McKean, *Treasurer*, Nashua. A. H. Dunlap, *Clerk of Corporation*, Nashua.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

Solomon Spalding, John Reed, and John A. Spalding, Nashua, N. H. ; William Ramsdell, Milford, N. H. ; Harvey A. Whiting, Wilton, N. H.

PROPER ADDRESS OF THE COMPANY.

WILTON RAILROAD CO.,

NASHUA, N. H.

SOLOMON SPALDING,
JOHN REED,
JOHN A. SPALDING,
WILLIAM RAMSDELL,
HARVEY A. WHITING,
Directors.
FRANK A. McKEAN,
Treasurer.

STATE OF NEW HAMPSHIRE.

HILLSBOROUGH ss., Nashua, Feb. 19, 1884. Then personally appeared Frank A. McKean, treasurer Wilton Railroad Co., and made oath to the truth of the foregoing statement by him subscribed, according to his best knowledge and belief.

IRA F. HARRIS,
Justice of the Peace.

REPORT

OF THE

WOLFEBOROUGH RAILROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.	
Total income	\$23,130.00
Net income	23,130.00
Dividends declared	23,130.00
ANALYSIS OF EARNINGS.	
Rents for use of road	\$23,130.00
Total income from all sources	23,130.00
(Leased to Eastern Railroad Co. for annual rental of \$6 per share, payable semi-annually.)	
Balance Sheet Sept. 30, 1883.	
ASSETS.	
Cost of road	\$385,500.00
Cash	261.00
Total assets (as per books of the company)	\$385,761.00
LIABILITIES.	
Capital stock	\$385,500.00
Unfunded debt, viz., Dividends unpaid	261.00
Total (not included in balance sheet)	\$385,761.00
DESCRIPTION OF ROAD.	
Main line of road from Wolfeborough Junction to Wolfeborough.	
Main line of road, all in New Hampshire	12.03 miles.
Total road belonging to this company	12.03 "
Sidings and other tracks not above enumerated	1.68 "
Same in New Hampshire	All.

Total length of track, computed as single track . . .	13.71 miles.
Same in New Hampshire . . .	All.
[Weight per yard, 56 to 60 lbs.]	
(No equipment.)	
BRIDGES.	
Number of trestle bridges of 25 feet length and upwards * . . .	7
Aggregate length of same for single track (297 feet). . .	
Number of crossings of highways at grade * . . .	11
CAPITAL STOCK.	
Capital stock issued (number of shares, 3,855) ; amount paid in . . .	\$385,500.00
Total amount paid in as per books of the company . . .	385,500.00
Total number of stockholders . . .	86
Number of stockholders in New Hampshire . . .	73
Amount of stock held in New Hampshire, 301 shares.	
(No debt.)	

NAMES AND RESIDENCES OF OFFICERS.

Geo. E. B. Jackson, *President*, Portland, Me. N. G. Chapin, *Treasurer*. John L. Peavey, *Clerk of Corporation*.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

Geo. E. B. Jackson, Portland, Me. ; Willard P. Phillips, Salem, Mass. ; Frank Jones, Portsmouth, N. H. ; John W. Sanborn, Wolfeborough Junction, N. H. ; Wm. B. Bacon, Boston, Mass. ; John M. Brackett, Wolfeborough, N. H. ; Joseph L. Avery, Wolfeborough, N. H.

PROPER ADDRESS OF THE COMPANY.

WOLFEBOROUGH RAILROAD,
N. G. CHAPIN, *Treasurer*, BOSTON, MASS.

ARTHUR SEWALL,
Now President.

N. G. CHAPIN,
Treasurer.

* In New Hampshire, on miles road owned.

STATE OF MASSACHUSETTS.

SUFFOLK SS., Boston, January 25, 1884. Then personally appeared Arthur Sewall, now president of the Wolfeborough Railroad, and made oath to the truth of the foregoing statement by him subscribed, according to his best knowledge and belief.

N. G. CHAPIN,
Justice of the Peace.

STATE OF MASSACHUSETTS.

SUFFOLK SS., Boston, January 26, 1884. Then personally appeared Nath'l G. Chapin, treasurer of the Wolfeborough Railroad, and made oath to the truth of the foregoing statement by him subscribed, according to his best knowledge and belief.

C. E. A. BARTLETT,
Justice of the Peace.

REPORT

OF THE

WORCESTER, NASHUA & ROCHESTER
RAILROAD COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

GENERAL EXHIBIT FOR THE YEAR.

Total income		\$675,946.96
Total expense (including taxes)		488,206.36
Net income		187,740.60
Rentals:		74,300.00
Nashua & Rochester Railroad	\$74,300.00	
Interest accrued during year:		54,831.44
On funded debt	48,100.00	
On other debt	6,731.44	
Dividends declared (3 per cent.)		53,694.00
Balance for the year (surplus)		4,915.16
Balance at commencement of year	85,581.17	
Deduct old claims on losses on account of Clinton wash-out	21,971.50	
Balance at commencement of year as so changed.		63,609.67
Balance September 30, 1883		68,524.83

ANALYSIS OF EARNINGS.

From local passengers (all passengers starting from or stopping at any station on this road)	\$97,061.49
From through passengers (to and from other roads over and beyond this road)	111,087.92
From express and extra baggage	10,895.86
mails	11,303.44
other sources, passenger department	3,453.61
Total earnings from passenger department	233,802.32
From local freight (all freight starting from or stopping at any station on this road)	98,334.08
From through freight (to and from other roads over and beyond this road)	313,222.57
From other sources, freight department	8,108.48
Total earnings from freight department	419,739.13
Total transportation earnings	653,541.45
Income from all other sources, viz.:	22,405.51

Dividends on N. & R. R. R. stock . . .	\$14,415.00	
Rent of land and buildings . . .	7,990.51	
Total income from all sources . . .		\$675,946.96
ANALYSIS OF EXPENSES.		
Salaries of general officers and clerks . . .		\$16,619.63
Insurance . . .		2,531.99
Stationery and printing . . .		4,190.62
Outside agencies and advertising . . .		2,113.50
Contingencies and miscellaneous . . .		10,717.83
Repairs of bridges (including culverts and cattle-guards)		4,373.02
Repairs of buildings . . .		12,661.87
Repairs of fences, road-crossings, and signs . . .		4,718.30
Renewal of rails . . .		24,162.00
[No. tons steel laid, 1,002.]		
Renewal of ties . . .		20,689.56
[No. laid, 50,800.]		
Repairs of road-bed and track . . .		52,539.23
Repairs of locomotives . . .		41,432.73
Fuel for locomotives . . .		89,099.10
[Tons of coal, 14,970.]		
Water supply . . .		2,902.86
Oil and waste . . .		4,577.51
Locomotive service . . .		29,699.64
Repairs of passenger cars . . .		15,953.59
Passenger train service . . .		10,122.17
Passenger train supplies . . .		612.63
Repairs of freight cars . . .		21,151.68
Freight train service . . .		12,910.11
Freight train supplies . . .		635.59
Mileage freight cars . . .		13,793.41
Telegraph expenses . . .		1,180.71
Loss and damage to freight and baggage . . .		882.90
Loss and damage to property and cattle . . .		250.00
Personal injuries . . .		5,106.26
Agents' and station service . . .		64,678.42
Station supplies . . .		1,212.67
Total operating expenses . . .		\$471,519.53
Taxes, state and local . . .		16,686.83
Total operating expenses and taxes . . .		\$488,206.36

PROPERTY ACCOUNTS: CHARGES AND CREDITS DURING
THE YEAR.

No charges made to construction account during the year.

All additions to equipment charged to expenditures for operating the road.

 Balance Sheet September 30, 1883.

ASSETS.		
Cost of road	\$2,128,584.99	
Cost of equipment	415,336.03	
All included in construction account.		
Total permanent investments		\$2,543,921.02
Cash	\$25,799.87	
Due from agents and companies	32,390.33	
Materials and supplies	57,044.55	
Debit balances	1,844.06	
Nashua & Rochester R. R. stock	289,980.00	
Total cash assets		407,058.81
Total assets (as per books of the company)		\$2,950,979.83
LIABILITIES.		
Capital stock	\$1,789,800.00	
Funded debt	962,000.00	
Unfunded debt, viz.:	130,655.00	
Interest unpaid	\$1,297.50	
Dividends unpaid	4,357.50	
Notes payable	125,000.00	
Profit and loss balance		68,524.83
Total liabilities (as per books of the company)		\$2,950,979.83
<i>Present or Contingent Liabilities not included in the Balance Sheet.</i>		
Bonds guaranteed by this company, or a lien on its road, viz.:		
Nashua & Rochester R. R. bonds for \$700,000, and dividends on Nashua & Rochester R. R. stock, guaranteed by this company.		
MILEAGE, TRAFFIC, ETC.		
Passenger train mileage	214,026	
Freight train mileage	240,316	
Total revenue train mileage	454,342	
Switching train mileage	52,538	
Other train mileage	9,904	
Total train mileage	516,784	
Number of season ticket passengers *	75,918	
Number of local passengers (including season)	284,784	
Number of through passengers (to and from other roads going over and beyond this road)	157,853	

* Reckoning twelve passengers per week for time of each season ticket.

Total number of passengers carried . . .	442,637
Local passenger mileage (carried one mile) . . .	3,547,816
Through passenger mileage (carried one mile) . . .	4,044,642
Total passenger mileage . . .	7,592,458
Number tons of local freight . . .	106,005
Number tons through freight (to and from other roads going over and beyond this road) . . .	450,728
Total number tons freight carried . . .	556,733
Local freight mileage (tons carried one mile) . . .	3,162,274
Through freight mileage (carried one mile)* . . .	14,682,312
Total freight mileage . . .	17,844,586
Average number of persons employed in all depart- ments, about . . .	430

DESCRIPTION OF ROAD.

Main line of road from Worcester to Nashua . . .	46.9 miles.
Main line of road in New Hampshire . . .	6.63 "
Main line of road in Massachusetts . . .	39.46 "
Double track on main line . . .	16.83 "
Total road belonging to this company . . .	46.9 "
Sidings and other tracks not above enumerated . . .	15.51 "
Same in New Hampshire . . .	3.76 "
Total length of track, computed as single track Same in New Hampshire . . .	78.43 "
Total length of steel rails in tracks, not including steel- top rails . . .	8.39 "
[Weights per yard, 56 and 60 lbs.]	6.63 "

*Roads and Branches belonging to other Companies,
operated by this Company under Lease or Contract.*

Nashua & Rochester Railroad, length . . .	48.39 "
Total length of above roads . . .	48.39 "
Total length of above roads in New Hampshire . . .	48.39 "
Total miles of road operated by this company . . .	94.48 "
Total miles of road operated by this company in New Hampshire . . .	54.99 "
Number of stations in New Hampshire on all roads operated by this company . . .	13
Number of telegraph offices in same . . .	11
Number of stations on all roads owned by this com- pany . . .	15
Same in New Hampshire . . .	2

EQUIPMENT.

Number of locomotives . . .	20
Number of passenger cars . . .	19
Number of parlor or sleeping cars . . .	3
Number of baggage, mail, and express cars . . .	9
Number of freight cars (basis of 8 wheels) . . .	412½

* Carried to and from other roads.

STATEMENT OF EACH ACCIDENT IN NEW HAMPSHIRE.

No record of accidents in New Hampshire kept previous to October 1, 1883. There will be hereafter.

GENERAL INFORMATION.	
Maximum weight of locomotives in working order	111,200 lbs.
Average weight of locomotives in working order	96,057 "
Maximum weight of tenders full of fuel and water	40,000 "
Average weight of tenders full of fuel and water	33,437 "
Maximum weight of passenger cars (parlor)	54,000 "
Average weight of passenger cars	40,200 "
Average weight of mail and baggage cars	33,437 "
Average weight of 8-wheel box freight cars	17,000 "
Average weight of 4-wheel box freight cars	9,150 "
Average weight of 8-wheel platform cars	14,000 "
Average weight of 4-wheel platform cars	8,000 "
Length of heaviest engine and tender, from centre of forward truck-wheel of engine to centre of rear wheel of tender	42 feet.
Total length of heaviest engine and tender over all	52 feet.
Number of locomotives equipped with train brake	5
[Kind of brake : Westinghouse automatic.]	
Number of cars equipped with train brake	26
[Kind of brake : Westinghouse automatic.]	
Number of passenger cars with Miller platform and buffer	21
No charges for transportation of company's supplies are included in the earnings as reported for this road.	
BRIDGES.	
Number of trestle bridges of 25 feet length and upwards *	2
Aggregate length of same for single track (286 feet)	
Number of spans of stone bridges of 25 feet and upwards *	2
Aggregate length of same for single track (110 feet)	
“ “ double track (119 feet)	
Number of crossings of highways at grade *	21
Number of crossings at which gates or flagmen are maintained	3
Number of crossings at which there are neither signals nor flagmen	18
Number of railroad crossings at grade, viz. : *	1
Nashua & Lowell at Nashua.	
RATES OF FARE, ETC.	
Average rate of fare per mile (not including season tickets) for local passengers on roads operated by this company †	3.81 cents.

* In New Hampshire, on miles road owned. † Rates as per tariff.

Average rate of fare per mile received from passengers to and from other roads	2.75 cents.
Average rate of fare per mile for season ticket passengers * . . . . .	.85 "
Average rate of fare per mile received from all passengers	2.74 "
Average rate of local freight per ton per mile †	2.77 "
Average rate of freight per ton per mile received from freight to and from other roads	2.24 "
Average rate of freight per ton per mile received from all freight	2.34 "
CAPITAL STOCK.	
Capital stock authorized by charter	\$2,100,000
" " " votes of company	1,789,800
Capital stock issued (number of shares, 17,898) ; amount paid in	\$1,789,800.00
Total amount paid in as per books of the company	1,789,800.00
DEBT.	
Funded debt, as follows :	
Mortgage bonds, due on demand ; rate of interest, 5 per cent.	\$37,000.00
Interest paid on same during year	\$1,850.00
Mortgage bonds due May 1, 1887 ; rate of interest, 5 per cent.	275,000.00
Interest paid on same during year	\$13,750.00
Mortgage bonds due April 1, 1893 ; rate of interest, 5 per cent.	250,000.00
Interest paid on same during year	\$12,500.00
Mortgage bonds due February 1, 1894 ; rate of interest, 5 per cent.	400,000.00
Interest paid on same during year	\$20,000.00
Total amount of funded debt	\$962,000.00

NAMES AND RESIDENCES OF OFFICERS.

C. S. Turner, Worcester, Mass., *President*. C. S. Turner, Worcester, Mass., *General Manager*. F. H. Kinnicutt and J. Edwin Smith, Worcester, Mass., *Auditors*. Geo. W. Hurlburt, Worcester, Mass., *Superintendent*. J. M. Williams, Worcester, Mass., *General Freight Agent*. C. A. Waite, Worcester, Mass., *General Passenger Agent*. T. W. Hammond, Worcester, Mass., *Treasurer*. T. W. Hammond, Worcester Mass., *Clerk of Corporation*.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

C. S. Turner, Stephen Salisbury, F. H. Kinnicutt, F. H. Dewey, J.

* Reckoning twelve passengers per week for time of each season ticket. † Rates as per tariff.

Edwin Smith, E. B. Stoddard, and Samuel Woodward, all of Worcester, Mass. ; Charles Holman, Nashua, N. H. ; H. N. Bigelow, Clinton, Mass.

PROPER ADDRESS OF THE COMPANY.

THE WORCESTER & NASHUA RAILROAD COMPANY.

Principal Place of Business : WORCESTER, MASS.

C. S. TURNER,
F. H. KINNICUTT,
SAM. WOODWARD,
E. R. STODDARD,
CHARLES HOLMAN,

Directors.

T. W. HAMMOND,

Treasurer.

G. W. HURLBURT,

Superintendent.

COMMONWEALTH OF MASSACHUSETTS.

WORCESTER ss. February 27, 1884. Then personally appeared C. S. Turner, F. H. Kinnicutt, Sam. Woodward, E. B. Stoddard, T. W. Hammond, and G. W. Hurlburt, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

B. T. HAMMOND,

Justice of the Peace.

February 28, 1884. Personally appeared Charles Holman, and made oath to the truth of above statement. Before me,

S. D. CHANDLER,

Justice of the Peace.

STREET RAILWAY REPORTS.

REPORT

OF THE

CONCORD STREET RAILROAD COMPANY,

FOR THE YEAR ENDING DECEMBER 31, 1883.

CAPITAL STOCK.	
Capital stock authorized by votes of company . . .	\$32,500.00
Capital stock paid (par value of shares, \$100) . . .	32,500.00
Number of stockholders 153	
Amount of cash assets, viz.,	
Cash	\$1,993.28
Supplies	300.00
Bills receivable	1,000.00
	<hr/>
Cash assets	\$3,293.28
PERMANENT INVESTMENTS.	
Total cost of construction	\$22,355.98
EQUIPMENT.	
Horses 22	
Cars 8	
Total cost of equipment	\$10,060.59
Total cost of land and buildings	5,176.56
Total amount of permanent investments	37,593.13
Cash assets	3,293.28
PROPERTY ACCOUNTS: CHARGES AND CREDITS DURING THE YEAR.	
New horses	\$308.00
New car	689.51
Land and buildings	176.56
	<hr/>
Net addition to property for the year	\$1,173.07
REVENUE FOR THE YEAR.	
Received from passengers on railways operated by this company	\$11,701.44
Received from sales of manure	258.34

Income from other sources	\$302.59
Rents	\$129.42
Interest	48.67
Miscellaneous	124.50
Total income from all sources	\$12,262.37
EXPENSES OF OPERATING THE RAILWAY FOR THE YEAR.	
Repairs of road-bed and track	\$1,785.97
Wages and salaries of president, treasurer, superintendent, and their clerks	700.00
Wages and salaries of all other persons employed in operating the road	4,237.67
Provender	2,431.24
Total expenses of operating	\$9,154.88
NET INCOME, DIVIDENDS, ETC.	
Total net income above operating expenses	\$3,107.49
Dividends declared (6 per cent.) for the year	1,950.00
Balance for the year, or surplus	1,157.49
Surplus at commencement of year	\$7,228.92
Add surplus for 1883	1,157.49
Total surplus Dec. 31, 1883	\$8,386.41
INVENTORY OF EQUIPMENT.	
Largest number of horses owned at any time during the year	22
Smallest number of horses owned at any time during the year	18
Average number of horses owned during the year	20
General Balance Sheet, Dec. 31, 1883.	
ASSETS.	
Construction	\$22,355.98
Equipment	10,060.59
Land and buildings	5,176.56
Cash and cash assets	3,293.28
Total assets	\$40,886.41
LIABILITIES.	
Capital stock	\$32,500.00
Surplus	8,386.41
Total liabilities	\$40,886.41

Copy of Profit and Loss Account for the Year ending Dec. 31, 1883.

Dr.	
To expenses	\$9,154.88
dividends	1,950.00
balance carried forward, Dec. 31, 1883	8,386.41
	<hr/>
	\$19,491.29
Cr.	
By balance	\$7,228.92
total income	12,262.37
	<hr/>
	\$19,491.29

DESCRIPTION OF RAILWAY.

Length of railway owned by company, measured as a single track, exclusive of sidings	4 miles.
Aggregate length of switches, sidings, etc.	1200 ft.
Total length of track, measured as single track	4 miles, 1200 ft.
Total length of track paved	1½ mile.
Weight of rail per yard, and description of rail	30 and 33 lbs.
Total length of railway, measured as single track, not including sidings, etc., operated by this company	4 miles.
Number of persons regularly employed by company	8
Rates of fare	6 and 12 cts.

PROPER ADDRESS OF THE COMPANY.

CONCORD HORSE RAILROAD,
CONCORD, N. H.

NAMES AND RESIDENCES OF OFFICERS.

Moses Humphrey, *President and Superintendent*, Concord. H. J. Crippen, *Treasurer*, Concord. E. C. Hoague, *Clerk of Corporation*, Concord.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

Moses Humphrey, B. F. Caldwell, Sylvester Marsh, Howard E. Dodge, Geo. A. Fernald, A. Frank Holt, Concord; Daniel Holden, West Concord.

H. J. CRIPPEN,

Treasurer.

MOSES HUMPHREY,

Superintendent.

STATE OF NEW HAMPSHIRE.

MERRIMACK ss., August 2, 1884. Then personally appeared Moses Humphrey, superintendent, and H. J. Crippen, treasurer, of the Concord Horse Railroad, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

GEO. A. FERNALD,

Justice of the Peace.

R E P O R T
OF THE
DOVER STREET RAILWAY COMPANY,
FOR THE YEAR ENDING APRIL 1, 1884.

In presenting the second annual report of the Dover Horse Railroad, the directors do not propose to discuss the significance of the figures which it contains.

While, in common with other stockholders, we were elated with the exhibit of the first nine months' earnings of the road, we did not feel warranted in declaring a dividend until the end of a full year's operations. At the end of a year, however, we did declare a dividend of five per cent., the gross amount of which was substantially the net earnings for the first nine months' operation.

During the year we have added very materially to the construction account by an improvement in the quality of our horses, the purchase of a work wagon, a carryall, additional harnesses, and an open car, and by building a double track into the car-house, and a turn-out on Franklin street, all of which seemed to be demanded for the safe, convenient, certain, and economical handling and running of the cars, and other carriages for transit when the cars could not be used, and for the accommodation of the public.

The cost of these several additions was as follows :

For harnesses	\$70.30
horses	375.00
car and carriages	752.00
new track, etc.	516.31
	\$1,713.61

On the first of April, 1883, there remained in the treasury for stock sold, in excess of cost of road and equipment 28.25

And 14 shares of stock have been sold during the past year, to wit 700.00

\$728.25

The excess of expenditure for building and equipping the road to date being \$985.36

The amount of capital stock is	\$30,000.00
The number of shares of stock sold is	386
The par value being	\$19,300.00

The present equipment consists of two closed and two open cars, two omnibuses, one carryall, one work wagon, one snow-plow, one scraper, fourteen horses, fourteen harnesses, and the various necessary stable and office furnishings, all of which are in good condition, and sufficient for present prospective business requirements.

The present length of the road is 2.39 miles. The track is single the entire distance, except at car-house, and at Franklin street and Central square turnouts, where there are double tracks for the convenient passing of cars.

The 30-pound per yard rail which we have used is not only suitable but serviceable, and the grade and curvature of the track have necessarily remained that of the streets through which it runs; and our track continues to cross the Portsmouth & Dover Railroad track on Linden and the Boston & Maine on Franklin streets, at grade as originally built.

The number of persons constantly employed by the corporation continues to be four, and, in addition to these, we pay to our officer, the treasurer, who also has the general supervision of the road, a nominal salary of \$100 a year.

We have carried during the year 97,042 passengers, an average of 266 per day.

The usual week-day trips have been twenty-five in number, with such additional trips over the whole or a part of the line as the public accommodation seemed to demand, while on Sundays we have run a less number, always, however, arranging the time and hour of the trip to meet the apparent public convenience.

The number of miles run by cars and omnibuses is substantially 43,400, the rate of speed including stops 4.78 miles per hour. Fares, single tickets, 6 cents; twenty tickets, \$1.

EARNINGS AND EXPENSES FOR YEAR ENDING APRIL 1, 1884.

RECEIPTS.	
From passengers	\$5,085.18
other sources	79.16
Total	<hr/> \$5,164.34
EXPENSES.	
Repairs of road-bed and track	\$93.47
“ cars	28.16

Repairs of harnesses	\$7.00
Shoeing horses, etc.	223.51
Salaries	50.00
Wages of employes	2,078.01
Hay, grain, and straw	1,726.02
Miscellaneous	291.31
Total	\$4,497.48
Excess of receipts	666.86
Supplies on hand April 1, 1883	104.71
“ “ “ 1884	30.00
Difference in amount is	74.71
which amount taken from the receipts makes the net earnings of the road for the year ending April 1, 1884	592.15

While this exhibit is not so favorable as that presented a year ago, it is much more so than the most sanguine among us dared to hope at the commencement of the enterprise.

The road-bed was in good condition when the snow came the past winter, and from present indications will be but slightly disturbed by washing and the action of frost, so that the necessary expense for spring repairs will be slight; and we do not anticipate any further additions to our rolling stock or motive power.

INCOME ACCOUNT.

Net income for 9 months ending April 1, 1883	\$856.30
“ 12 “ “ 1, 1884	592.15
Aggregating	\$1,448.45

Which has been disposed of as follows:

Set aside as reserve fund	\$214.08
Paid dividend of July, 1883	777.50
In treasury to pay balance of dividend	82.50
Aggregating	\$1,074.08
The balance	374.37

is available for future demands.

ASSETS AND LIABILITIES.

Construction of road, including iron	\$13,088.37
Equipment of road, including stable and office furnishings	7,196.99
Supplies on hand	30.00
Cash	640.95
	\$20,956.31

Capital stock	\$19,300.00
Reserve fund	214.08
Dividend unpaid	82.50
Other indebtedness	985.36
Income account	374.37
	<hr/>
	\$20,956.31

Rejoicing that the horse railroad has become a fixture in our city, and believing that it still merits the confidence of its stockholders and the support of the public, we submit for your action our second annual report.

April 2, 1884.

Z. S. WALLINGFORD,
C. H. SAWYER,
CYRUS LITTLEFIELD,
JAS. E. LOTHROP,
HARRISON HALEY,
F. B. WILLIAMS,
CHAS. W. WIGGIN.

We, Zimri S. Wallingford, James E. Lothrop, Harrison Haley, Cyrus Littlefield, Charles W. Wiggin, Charles H. Sawyer, and Frank B. Williams, make oath and say that the above report is true, according to our best knowledge and belief.

Z. S. WALLINGFORD,
C. H. SAWYER,
JAS. E. LOTHROP,
CYRUS LITTLEFIELD,
CHAS. W. WIGGIN,
HARRISON HALEY,
F. B. WILLIAMS.

STRAFFORD ss. Then personally appeared all the above named, and took and subscribed oath.

Before me,

T. J. SMITH,
Justice of the Peace.

CAPITAL STOCK AND DEBT.

CAPITAL STOCK.

Capital stock authorized by charter . . .	\$50,000.00
Capital stock authorized by votes of company	30,000.00

Capital stock paid (par value of shares, \$50) . . .	\$19,300.00
Number of stockholders 129	

DEBT.

Unfunded debt as follows:

Liabilities incurred for construction	\$985.36	
Dividend unpaid	82.50	
Total gross debt		\$1,067.86
Amount of cash assets, viz.:		670.95
Cash	\$426.87	
Supplies	30.00	
Sinking fund	214.08	
Debit balances	396.91	
	\$1,067.86	
Net debt		396.91

PERMANENT INVESTMENTS.

RAILWAY.

Grading and paving, track, including timber, rails, etc., and laying (incurred under our contracts at time of building)	\$13,036.35
Interest during construction, commissions, discounts, etc.	33.77
Engineering, agencies, salaries, and other expenses during construction	18.25
Total cost of construction	\$13,088.37

EQUIPMENT.

Horses	\$2,562.00
Cars	3,280.70
Other articles of equipment	1,354.29
Total cost of equipment	\$7,196.99

Total amount of permanent investments	20,285.36
Cash assets	670.95
Total property and assets of company	20,956.31
Amount of sinking fund in hands of treasurer	214.08

PROPERTY ACCOUNTS: CHARGES AND CREDITS DURING THE YEAR.

Extension of tracks (number of feet, 360)	\$516.31
New horses (number, 3 larger and better)	375.00
New cars (number, 1)	692.00
Other equipment	130.30
Total addition to property	\$1,713.61

Net addition to property for the year . . .	\$1,713.61
REVENUE FOR THE YEAR.	
Received from passengers on railways operated by this company	\$5,085.18
Total earnings	5,085.18
Income from other sources:	79.16
From advertising in cars	\$20.12
Omnibus running away from track	19.00
Interest and premiums	40.04
Total income from all sources	\$5,164.34
EXPENSES FOR OPERATING THE RAILWAY FOR THE YEAR.	
Repairs of road-bed and track	\$93.47
Repairs of cars and other vehicles, harness, and horse-shoeing	258.67
Wages and salaries of treasurer and superintendent	50.00
Wages and salaries of all other persons employed in operating the road	2,078.01
Provender	1,726.02
Rent paid for use of buildings:	55.00
To wit, stables and car-house in addition to manures	\$55.00
Insurance	43.75
Office expenses, and all other expenses not included above	192.56
Total expenses of operating	\$4,497.48
NET INCOME, DIVIDENDS, ETC.	
Total net income above operating expenses	\$666.86
Dividends declared, 5 per cent. for the year (July, 1883)	\$860.00
Surplus at commencement of year, April 1, '83	751.59
Add: Supplies on hand April 1, 1884	30.00
Surplus at commencement of year as changed by aforesaid entries	751.59
Total surplus April 1, 1884	588.45
Paid to sinking funds in hands of trustees	214.08
	\$1,448.45
INVENTORY OF EQUIPMENT, APRIL 2, 1884.	
Box-cars	2
Open cars	2
Horses	14
Harnesses (pairs of)	7

Omnibuses	2
Sleighs	2
Other articles of equipment : 1 work wagon, 1 carryall, 1 snow-plow, 1 scraper, office and stable furnishings.	
Largest number of horses owned at any time during the year	14
Smallest number of horses owned at any time during the year	14
Average number of horses owned during the year	14

General Balance Sheet, April 1, 1884.

ASSETS.	
Construction	\$13,088.37
Equipment	7,196.99
Cash and cash assets	670.95
Total assets	\$20,956.31
LIABILITIES.	
Capital stock	\$19,300.00
Unfunded debt	1,067.86
Surplus	588.45
Total liabilities	\$20,956.31

Copy of Profit and Loss Account for the Year
Ending April 1, 1884.

Dr.	
To expenses	\$4,497.48
dividends	860.00
balance carried forward April 1, 1884	588.45
	\$5,945.93
Cr.	
By balance April 1, 1883	\$751.59
total income	5,164.34
supplies on hand April 1, 1884	30.00
	\$5,945.93

DESCRIPTION OF RAILWAY.

Length of railway owned by company, measured as a single track, exclusive of sidings	2.39 miles.
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Aggregate length of switches, sidings, etc.10 mile.
Total length of track, measured as single track . .	2.49 miles.
Weight of rail per yard, and description of rail . .	30 lb. per yard.
Description of the several lines or routes operated by the company :	
A single line from Garrison Hill, through Franklin street, Franklin square, Central street, Central square, Pleasant, and Linden streets, to Sawyer's Mills.	
Total length of railway, measured as single track, not including sidings, etc., operated by this company	2.39 miles.

MILES RUN, ETC.

Total number of miles run during the year . . .	43,400
Total number of passengers carried in the cars . .	97,042
Total number of round trips for the year . . .	9,100
Number of persons regularly employed by company	4
Rates of fare, single tickets	6 cents.
“ 24 tickets	\$1.00

PROPER ADDRESS OF THE COMPANY.

DOVER HORSE RAILROAD,

DOVER, N. H.

NAMES AND RESIDENCES OF OFFICERS.

Zimri S. Wallingford, *President*, Dover, N. H. The president and treasurer, *Superintendents*. Harrison Haley, *Treasurer*, Dover. Thomas J. Smith, *Clerk of Corporation*, Dover.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

Zimri S. Wallingford, Charles H. Sawyer, James E. Lothrop, Cyrus Littlefield, Harrison Haley, Charles W. Wiggin, Frank B. Williams.

Z. S. WALLINGFORD,
C. H. SAWYER,
JAS. E. LOTHROP,
CYRUS LITTLEFIELD,
CHAS. W. WIGGIN,
HARRISON HALEY,
F. B. WILLIAMS,

Directors.

HARRISON HALEY,

Treasurer.

STATE OF NEW HAMPSHIRE.

STRAFFORD SS. May 29, 1884. Then personally appeared Zimri S. Wallingford, Charles H. Sawyer, James E. Lothrop, Cyrus Littlefield, Harrison Haley, Charles W. Wiggin, and Frank B. Williams, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

T. J. SMITH,

Justice of the Peace.

REPORT

OF THE

LACONIA & LAKE VILLAGE RAILWAY COMPANY,

FOR THE YEAR ENDING SEPTEMBER 30, 1883.

CAPITAL STOCK.	
Capital stock authorized by charter	\$30,000.00
Capital stock authorized by votes of company	15,000.00
Capital stock paid (par value of shares, \$50)	\$15,000.00
Number of stockholders	49
DEBT.	
Unfunded debt as follows:	
Note Aug. 31, 1882, \$4,000; balance due	\$500.00
Total gross debt	\$15,500.00
Amount of cash assets, viz.,	
Cash	597.28
Net debt	\$14,902.72
PERMANENT INVESTMENTS.	
Grading and paving	\$10,116.41
Track, including timber, rails, etc., and laying }	
Engineering, agencies, salaries, and other expenses dur-	
ing construction	240.45
Total cost of construction	\$10,356.86
EQUIPMENT.	
Horses	\$2,292.12
Cars	2,988.45
Other articles of equipment	1,055.66
Total cost of equipment	\$6,336.23
Buildings owned by company needed in operating road	550.00
Total amount of permanent investments	17,243.09
Cash assets	597.28
Total property and assets of company	17,840.37
Net addition to property	17,243.09

REVENUE FOR THE YEAR.

Received from passengers on railways operated by this company	\$8,003.54
Total earnings	8,003.54
Total income from all sources	8,003.54

EXPENSES OF OPERATING THE RAILWAY FOR THE YEAR.

Repairs of cars and other vehicles, harness, and horse-shoeing	\$344.15
Wages and salaries of persons employed in operating the road	2,758.74
Provender	1,707.17
Insurance	61.00
Office expenses, and all other expenses not included above	697.53
Total expenses of operating	\$5,568.59

NET INCOME, DIVIDENDS, ETC.

Total net income above operating expenses	\$2,434.95
Interest accrued during the year	94.58
Balance for the year (or surplus)	\$2,340.37
Total surplus Sept. 30, 1883	2,340.37

INVENTORY OF EQUIPMENT, SEPT. 30, 1883.

Box cars	2
Open cars	2
Horses	14
Harnesses (pairs of)	4
Omnibuses on runners	2
Sleigh (barge)	1
Platform car	1
Snow-plow	1
Tip-cart	1
Largest number of horses owned at any time during the year	14
Average number of horses owned during the year	12

General Balance Sheet, Sept. 30, 1883.

ASSETS.	
Construction	\$10,356.86
Equipment	6,336.23
Land and buildings	550.00
Cash and cash assets	597.28
Total assets	\$17,840.37

LIABILITIES.	
Capital stock	\$15,000.00
Unfunded debt	500.00
Surplus	2,340.37
Total liabilities	\$17,840.37

Copy of Profit and Loss Account, for the Year ending Sept. 30, 1883.

Dr.	
To expenses	\$5,568.59
interest	94.58
Balance carried forward Sept. 30, 1883	2,340.37
	\$8,003.54
Cr.	
Total income	\$8,003.54

DESCRIPTION OF RAILWAY.	
Length of railway owned by company, measured as a single track	2.0473 miles.
Aggregate length of switches, sidings, etc. . . . .	.111 "
Total length of track, measured as single track	2.158 "
Total length of track paved (about 30 rods).	
Weight of rail per yard, and description of rail (flat, 34 lbs., T, 25 lbs.)	
Total length of railway, measured as single track, not including sidings, etc., operated by this company	2.0473 "
Total number of passengers carried in the cars	156,325
Number of persons regularly employed by company	5
Rates of fare (5 tickets for 25 cents, 25 operatives' tickets for \$1) . . . . .	.06

PROPER ADDRESS OF THE COMPANY.

LACONIA & LAKE VILLAGE HORSE RAILROAD.

NAMES AND RESIDENCES OF OFFICERS.

Albert G. Folsom, *President*, Laconia, N. H. W. L. Melcher, *Treasurer*, Laconia. J. P. Hutchinson, *Clerk of Corporation*, Lake Village, N. H.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

Albert G. Folsom, Chas. A. Busiel, S. S. Wiggin, Samuel B. Smith, Richard Gove, Laconia, N. H.; S. C. Clark, J. P. Hutchinson, Lake Village, N. H.

ALBERT G. FOLSOM,
SAMUEL B. SMITH,
S. S. WIGGIN,
C. A. BUSIEL,
S. C. CLARK,

Directors.

W. L. MELCHER,

Treasurer.

STATE OF NEW HAMPSHIRE.

BELKNAP SS., May 7, 1884. Then personally appeared Albert G. Folsom, Samuel B. Smith, S. S. Wiggin, C. A. Busiel, S. C. Clark, and W. L. Melcher, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

EDMUND LITTLE,

Justice of the Peace.

REPORT

OF THE

MANCHESTER STREET RAILWAY COMPANY,

FOR THE YEAR ENDING APRIL 1, 1884.

CAPITAL STOCK.	
Capital stock authorized by charter	\$25,000.00
Capital stock authorized by votes of company	25,000.00
Capital stock paid (par value of shares, \$100)	\$25,000.00
Number of stockholders	17
Amount of cash assets	512.54
Total cost of construction	25,000.00
EQUIPMENT.	
Horses	44
Cars	12
Other articles of equipment (snow-plow and sleds)	
LAND AND BUILDINGS.	
Land owned by company needed in operating road	10 acres.
Buildings owned by company needed in operating road	Stable and lot.
Total amount of permanent investments	\$250,000.00
Cash assets	512.54
Total property and assets of company	\$25,512.54
REVENUE FOR THE YEAR.	
Received from passengers on railways operated by this company	\$19,578.05
Received from sales of manure	134.00
Total earnings	\$19,712.05
Income from other sources,	1,923.42
Rents	\$517.28
Horses sold	1,130.00
Materials sold	276.14
Total income from all sources	\$21,635.47

EXPENSES OF OPERATING THE RAILWAY FOR THE YEAR.	
Repairs of road-bed and track	\$752.59
Repairs of cars and other vehicles, harness, and horse-shoeing	2,630.57
Repairs of buildings	157.02
Renewal of horses	1,430.00
Wages and salaries of president, treasurer, superintendent, and their clerks	1,150.00
Wages and salaries of all other persons employed in operating the road	7,151.93
Provender	5,793.85
Taxes, state and local	11.20
Insurance	7.35
Office expenses, and all other expenses not included above	770.71
Total expenses of operating	\$19,855.22
NET INCOME, DIVIDENDS, ETC.	
Total net income above operating expenses	\$2,012.54
Dividends declared (6 per cent. for the year)	1,500.00
Surplus at commencement of year	232.29
Total surplus April 1, 1884	512.54
INVENTORY OF EQUIPMENT.	
Box cars	8
Open cars	4
Horses	44
Harnesses (pairs of)	12
General Balance Sheet, April 1, 1884.	
ASSETS.	
Construction, equipment, land and buildings, and other property	\$25,000.00
Cash and cash assets	512.54
LIABILITIES.	
Capital stock	\$25,000.00
Surplus	512.54
Copy of Profit and Loss Account for the Year ending April 1, 1884.	
DR.	
To expenses	\$19,855.22
dividends	1,500.00
Balance carried forward April 1, 1884	512.54
	\$21,867.76

Cr.	
By balance April 1, 1883	\$232.29
Total income	21,635.47
	<hr/> \$21,867.76

DESCRIPTION OF RAILWAY.	
Total length of track, measured as single track .	4½ miles.
Total length of track paved	4½ "
Weight of rail per yard, and description of rail (27 and 34 lbs.; flat st. rail).	
Total length of railway, measured as single track, not including sidings, etc., operated by this company	44 "
MILES RUN, ETC.	
Total number of miles run during the year . .	135,415
Total number of passengers carried in the cars .	444,026
Total number of round trips for the year . .	37,690
Number of persons regularly employed by company	14
Rates of fare	4 and 5 cts.

PROPER ADDRESS OF THE COMPANY.

MANCHESTER HORSE RAILROAD,

MANCHESTER, N. H.

NAMES AND RESIDENCES OF OFFICERS.

Samuel N. Bell, *President*, Manchester, N. H. A. Q. Gage, *Superintendent*, Manchester. Frederick Smyth, *Treasurer*, Manchester. Jas. A. Weston, *Clerk of Corporation*, Manchester.

NAMES AND RESIDENCES OF DIRECTORS LAST ELECTED.

Frederick Smyth, Samuel N. Bell, Joseph B. Clark, Josiah Carpenter, James A. Weston, all of Manchester.

S. N. BELL,
President.
FREDERICK SMYTH,
Treasurer.
A. QUINCY GAGE,
Superintendent.

STATE OF NEW HAMPSHIRE.

HILLSBOROUGH SS., August 13, 1884. Then personally appeared S. N. Bell, Frederick Smyth, and A. Quincy Gage, and severally made oath to the truth of the foregoing statement by them subscribed, according to their best knowledge and belief.

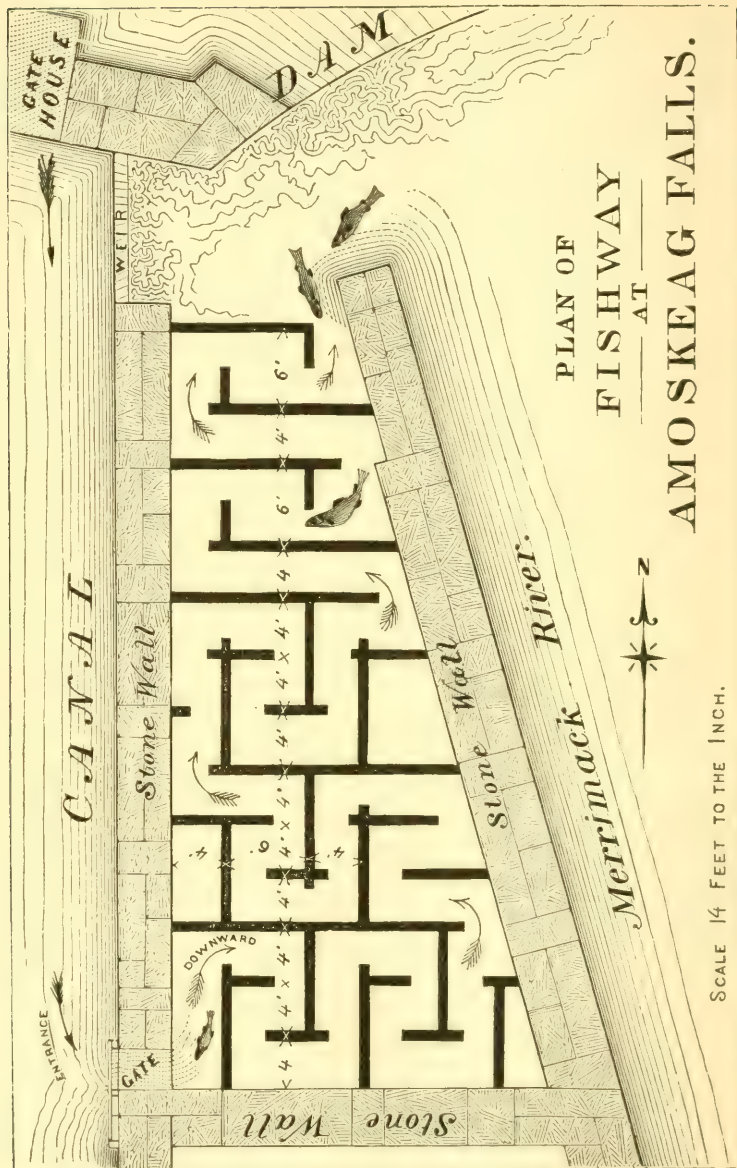
JAMES A. WESTON,

Justice of the Peace.

EXPENSES.

Expenses of office chargeable to books and stationery account,
under sec. 2, of "An Act to establish a Board of Railroad
Commissioners."

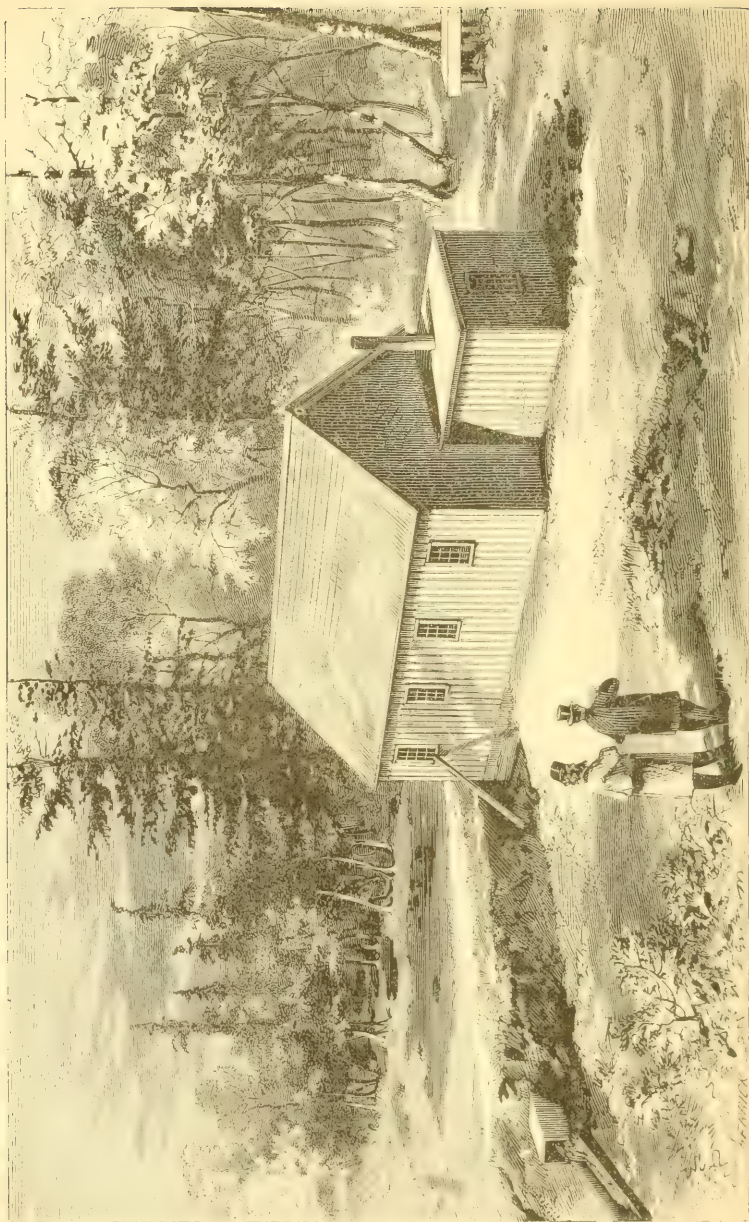
Record-books and stationery	\$88.45
Books and publications	39.05
Postage stamps	5.00
	<hr/>
	\$132.50



REPORT
OF THE
FISH AND GAME COMMISSIONERS
OF
NEW HAMPSHIRE.

JUNE, 1884.

CONCORD, N. H.:
PARSONS B. COGSWELL, PUBLIC PRINTER.
1884.



EXTERIOR VIEW OF STATE HATCHING-HOUSE, AT PLYMOUTH.

REPORT.

To His Excellency the Governor and the Honorable Council:

The Fish and Game Commissioners most respectfully present their report for the year ending June 1, 1884.

GERMAN CARP.

There was received from Prof. Baird, United States Fish Commissioner, a second instalment of German carp, which were distributed to persons in towns and cities as follows :

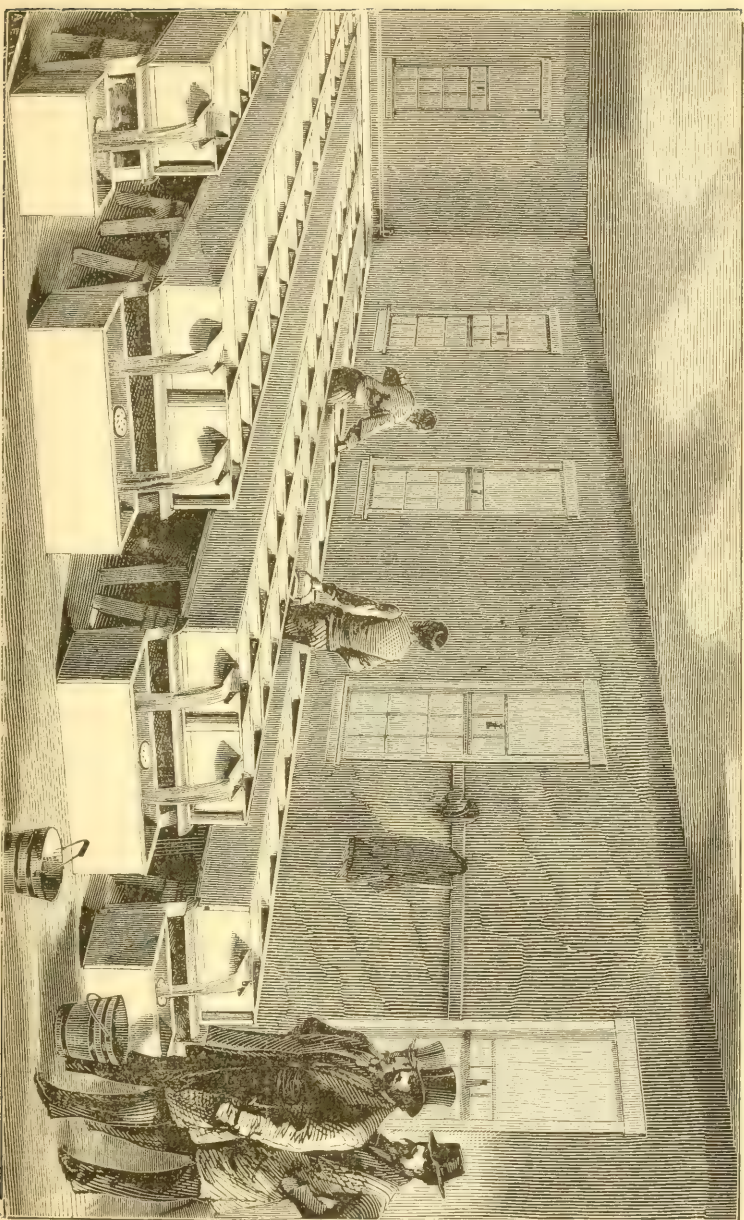
George Whitaker, Mason,	35
George R. Drake, Pittsfield,	50
W. H. Clarke, Marlborough,	35
Massabesic Lake, Manchester,	35
Stevens Pond, “	35
Dorr's Pond, “	36
Nutt's Pond, “	35
B. F. Vittum, Dover,	35
Elmer C. Towne, No. Boscawen,	35
Charles Pryam, Marlborough,	35
Washington Colby, Londonderry,	35
Dana W. King, Nashua,	35
J. Phillips Walker, Merrimack,	35
Luther P. Eaton, East Harrisville,	35
J. H. F. Varney, Salisbury,	35
Warren F. Daniell, Franklin,	35
A. R. Cheney, So. Sutton,	35
J. L. Gerrish, Mast-Yard,	35
John C. Ray, Industrial School,	35

Levi Bennett, Newport,	35
Milo Harris, Littleton,	35
A. W. Baker, Lebanon,	35
W. E. Hemphill, Warner,	35
Fred'k Smyth, Manchester,	35
Mr. Woodman, Bridgewater,	35
	<hr/>
	915

The balance were placed in the fish-tanks at the hatching-house in Plymouth, for distribution in the early spring. Soon after their arrival there they began to die. At this time but few are left. The water that supplies the tanks is fed from springs of a low temperature. It has been suggested that the waters and climate of northern New Hampshire are too severe for the propagation of this class of fish, that thrive so well in a warmer clime. Of the carp that have been distributed in previous years but little is known. Gov. Fred'k Smyth, of Manchester, received from Washington a can of carp, twenty in number, in the fall of 1882, and placed them in a small pond near his residence. As nothing was seen of them, it was supposed they had departed. Desiring one more trial, the commissioners furnished him, in November last, with thirty-five more. Since the warm weather of May, eleven carp about one foot in length put in an appearance, and take their food daily. He is satisfied that they are the carp first put in. Being strangers in this section, they have kept out of sight.

• BLACK BASS.

Many of the waters of New Hampshire were stocked with black bass by former commissioners. They have propagated themselves, and become very plenty. Quite a prejudice has arisen against the desirability of these fish, so much so that many think a great mistake was made in introducing them into waters of the state; but since they have become better understood, and the method of taking them learned, a great change has been made in their favor, and they are destined to be, after the trout, the fish best adapted to our waters. "Their natural increase is so great, growth so rapid, that it never has been an object to fish culturists to attempt their artificial propagation."



INTERIOR VIEW OF STATE HATCHING-HOUSE, AT PLYMOUTH.

Some of the finest fishing in New England may be found in the central portion of this state, the waters which have been stocked with black bass giving our own citizens an opportunity of good fishing, and attracting hundreds of tourists, who come to enjoy the catching of this game fish. Within a short time the commissioners have been requested to place them in other waters of the state, which matter they now have under consideration.

LAKE SUPERIOR SALMON TROUT.

Eighty-five thousand eggs of this trout were purchased of Mr. H. W. Welsher, of Milwaukee, Wis., have been hatched, and will soon be ready for distribution. These fish are adapted to large and deep waters, and do not thrive in shallow ponds: said to be a valuable fish, much superior to our lake trout.

REPORT OF SUPERINTENDENT.

To Geo. W. Riddle, Chairman of the Board of Fish and Game Commissioners of New Hampshire:

In January, 1883, there were received, at the hatchery at Plymouth, from Massachusetts, 215,000 eggs of the Penobscot salmon; from Prof. Baird, U. S. Fish Commissioner, 100,000; from salmon taken during the summer, at the hatchery, 90,000,—making in all over 400,000, which were hatched with a loss of about two per cent.

The young fry were planted in the Pemigewasset river in June, at various points, from two to twenty miles above Livermore Falls. The distance being short, there was no loss in transporting the young fish.

The severe drought seriously interfered with the run of salmon last year, making three years in succession of unusually low water.

The spring run was late, and the low water prevented the fall run from reaching here.

Many salmon came over the fishway at Manchester in October, and must have spawned on the rapids below here.

The salmon taken last year were much larger than usual, showing that we have not yet received any return from the plant of 1880 and 1881.

The largest salmon taken last year was forty inches in length, and in the fall 15,000 eggs were taken from her. The young salmon (parr and smelts) were very plenty in the river, and we should expect a large increase of the adult fish, from the heavy plant of the last three years, of over 400,000 each year, and this year it will be 600,000.

There have been 2,000 brook trout added to the stock of breeders during the year, and I hope to have from 8,000 to 10,000 in the ponds this fall, so as to be able to meet the growing demand for young trout, to restock the brooks when the drought has exterminated them.

The large trout pond has been planked and graded around the edge, so as to protect the fish from the depredations of mink. Two large tanks, each 8 by 25 feet, have been built for the accommodation of the trout added last year. It will be necessary to still further increase the room for trout this season, which can be done cheaply by building a new pond above the present one large enough to hold three or four thousand small trout.

Yours truly,

E. B. HODGE, *Superintendent.*

Plymouth, June 2, 1884.

PENOBSCOT SALMON.

Salmo Saler.

In connection with the Massachusetts Fish Commission, 600,000 eggs were hatched at Plymouth, the young fry planted in the Pemigewasset, the main branch of the Merrimack. From the large number of fry planted within the past four years a marked increase of adult fish may be expected for this and succeeding years. Many came up the Merrimack river last summer, but on account of the very low stage of water they found great difficulty in passing the fishways. Notwithstanding the great difficulty, quite a number were taken at Plymouth, some of them measuring forty inches in length. The fishway at Amoskeag Falls has been greatly improved. They will find less trou-

ble in passing by these falls than ever before. Col. T. L. Livermore has interested himself, and expended quite a sum of money in perfecting this important fishway, to the satisfaction of the commissioners.

The fishway at Garvin's Falls, in Bow, has been rebuilt since the last report, and is now in good condition.

DUBLIN TROUT.

Quite an interest has been taken in this trout, whose home is in Monadnock lake. They differ somewhat from any other trout in the waters of this state. By some it is claimed that they are a lake trout, and can be taken by single hook and line, in the months of January, February, and March. Others say they are brook trout, and cannot be taken in the closed season, from the 30th of September to the 30th of April next following.

So anxious are parties to take the fish, that in the months of January, February, March, and April they are in their opinion "lake trout." As the close season begins then on lake trout, the same parties call them brook trout after April 30 to Sept. 30 (open season for brook trout). This is quite an ingenious contrivance for the fishermen, but destructive to the fish. The commissioners, finding such a diversity of local opinion, caused several of this species of trout to be taken and sent to the Agassiz Museum at Cambridge, Mass., for investigation, and they were reported "as a well-marked variety of brook trout." Several were also sent to Prof. Baird, U. S. Fish Commissioner, Washington, D. C., and were pronounced by him to be a "variety of brook trout." Hereafter there will be no mistake in regard to the variety, as that question has been settled, and they will not be taken as lake trout without encountering trouble with the local fish wardens and commissioners.

WHITE FISH.

Two hundred thousand eggs of the white fish were received at the hatching-house from Prof. Baird. The fry were placed in Newfound lake, in the year 1883. This year the same number of eggs were received from him, and planted in Lake Winnepesaukee. They are a fine fish, but can be taken only by netting.

LAND-LOCKED SALMON.

One hundred and twenty thousand eggs were purchased from Grand Lake Stream in Maine, were received in good order, and hatched with a loss of only 2 per cent., and are now ready for distribution. They are adapted to many of the large lakes and ponds of the state, where the water is from forty to sixty feet in depth. It is a local fish, and does not make an annual visit to the salt water like its neighbor, the Penobscot salmon, but, when once located in the lakes of New Hampshire, remains and becomes acclimated where it finds suitable food; during the spawning season it ascends the inlets of the streams, entering the lakes, and there deposits its spawn.

From the large number reported to have been taken, the growth has been remarkable, in one instance reaching the weight of 15 pounds six years and four months from the time the young fry was placed in Squam lake; many have been taken from that lake weighing 6 to 9 pounds. In the summer of 1883 a large number were caught, weighing 5 to 7½ pounds, in Sunapee lake. Good reports have been received from other lakes in which they have been planted by the commission. The favorable results obtained thus far encourage them to continue their introduction in other suitable waters, believing them to be a valuable acquisition to our fish food.

One hundred and twenty-five thousand land-locked salmon have been distributed since the last report, as follows:

Woodward's pond, Roxbury,	5,000
Long pond, Hancock,	5,000
Squam lake,	10,000
Tarleton lake, Piermont,	5,000
Nutt's pond, Manchester,	5,000
Massabesic lake, Manchester,	10,000
Newfound lake,	15,000
Sanbornton bay, Laconia,	5,000
Loon pond, Hillsborough,	5,000
Pleasant pond, Frankestown,	5,000
Sunapee lake,	15,000
Pleasant pond, Deerfield,	5,000
Mink pond, Lisbon,	5,000

Tuftonborough,	5,000
Dan's Hole pond,	5,000
Shaw's pond, New Durham,	5,000
Tri Echo lake, Milton,	10,000
	<hr/>
	125,000

BROOK TROUT.

The drought for the past two years has been very severe for the many trout streams of the state. Some of them have been nearly dry. There has been a greater demand for young trout fry than the commission have been able to supply this year. There have been 2,000 brook trout added to the stock of breeders during the year, and it is hoped to have 8,000 to 10,000 breeding trout in the ponds at the hatching-house this fall. Last year 150,000 trout were hatched; this year 250,000; and it is hoped that next year that amount will be doubled.

Upon examination of the waters of Sunapee lake, it was thought that a large number of brook trout spawn could be taken from the brook which enters the lake at Cass Landing in New London, where for many years they have ascended in large numbers during the spawning season. Hundreds have been taken with nets and clubs. So many had been destroyed, that the commission were requested by citizens residing near the lake to protect it in order to increase trout fishing in those waters.

Dr. J. D. Quackenbush, the owner of the land through which this brook runs, desiring its protection, has leased the brook and adjoining land to the state for a term of ten years at the nominal rent of one dollar a year. By permission of the governor and council, a small hatching-house has been erected on this brook but a short distance from the lake, of sufficient capacity to hatch half a million of spawn annually. The cost of the house is about \$270.

On account of the extremely low water caused by the large amount of water taken through Sugar river the past summer and fall for manufacturing purposes, drawing the water several feet below the usual low water mark (in September it was lower than ever known before), the trout could not get into the brook, much to the disappointment of the commission, who had made arrangements to take a large number of spawn. Several large

trout were taken in the lake near the inlet in shoal water. They yielded 15,000 eggs, which were successfully hatched, and placed in the lake. The commission believe, with the usual depth of water in the lake, that it has very superior facilities for hatching a large quantity of brook trout, and that the streams in the western part of the state can be much easier reached and stocked than from the hatching-house at Plymouth. The great interest manifested, and the general desire of the towns that have prohibited fishing for three years, with the increasing application for young trout, will lead us to very much increase the number in the near future.

It is very gratifying to learn that the streams stocked from the hatching-house at Plymouth within the past few years have much increased the trout-fishing of the state, and that they are increasing and thriving, especially when protected in the closed season by efficient wardens and law-abiding citizens.

The number of fish taken the past year has been largely in excess of the usual catch. This is particularly true of Massabesic lake. More than 2,500 pounds of pickerel were taken during the past winter, and sold in Manchester. The fresh-water smelts placed there a few years since have rapidly increased, furnishing plenty of food for pickerel, which accounts for the large number taken. The commission would recommend that the close season for pickerel be March 1 instead of April, as many of those taken were heavy with spawn.

GAME.

The rough grouse were unusually plenty last fall, and as the winter was favorable for them, no doubt but that they will be abundant this season. There have been many complaints made to the commission of the violation of the law by the snaring of these birds. The commissioners have endeavored to put a stop to this violation of the law, but have not succeeded in obtaining evidence sufficient to convict guilty parties as yet. It is to be hoped that all sportsmen will notify the commissioners of any infringement of the law that may come under their notice, that prosecutions may be had against all who break the law.

DEER.

During the past few years deer have rapidly increased in the northern and eastern portions of the state. For the past two years the law has been openly violated. Large numbers have been killed by crust hunters and men employed in lumber camps during the closed season. The past winter the commission have taken the matter in hand, have secured conviction against several parties, and have evidence against others, who will be made to pay for violating the law. And they wish it to be distinctly understood that they are in earnest in this matter, and intend to enforce the law to its fullest extent, and desire the coöperation of the fish and game wardens of the several towns in the state; and in case they do not wish to prosecute, if evidence is furnished, the commission will bring the prosecution.

NOTICE.

A new edition of the Fish and Game Laws of the state has been published, and will be furnished to fish and game wardens and others upon application. The commission understand that the only change made in the law at the June session of 1883 is, that lake trout can be taken with single hook and line during the months of January, February, March, and April (the month of April being added), and that it is "unlawful to take" brook or speckled trout in or from any of the waters of the state from the *30th day of September of any year to the 30th day of April next following*.

WATERS.

New Hampshire, according to the census of 1880, has an area of rivers and small streams of 80 square miles; area of lakes and ponds, 220 square miles.—total, 300 square miles. Few states have the advantage of New Hampshire for the cultivation of fish.

LIST OF LAKES AND PONDS IN NEW HAMPSHIRE, EXCLUSIVE OF THE
GREAT LAKES WINNIPESAUKEE, SUNAPEE, OSSIPEE, CONNECTICUT,
ETC., WITH THE SIZE, CHARACTER OF THE BOTTOM, AND SPECIES OF
FISH FOUND IN THEM.

[Words in italics designate kinds put in ponds by the commissioners.]

Towns.	Ponds.	Acres.	Bottom.	Fish.
Acworth.....	Cold.....	40	Rocky.....	<i>Bass</i> (1877), perch, pickerel, pouts, <i>land-locked salmon</i> (1880).
Alstead.....	Caldwell.....			
"	Warren's.....	234	Various.....	Perch, pickerel, pouts, <i>land-locked salmon</i> (1880).
Alton.....	Half-Moon.....	320		<i>Bass</i> (1877).
"	Woodman's.....			
"	Hill's.....			
"	Place's.....			
Amherst.....	Babboosuc.....	300	Various.....	<i>Bass</i> (1873), pickerel, perch.
"	Little.....	2	Muddy.....	Pickercel.
"	Daimon.....	10	Muddy.....	Pickercel, pouts.
Andover.....	Bradley.....	100	Muddy.....	Pickercel, perch.
"	Highland Lake.....	400	Various.....	<i>Bass</i> , pickerel, perch, pouts.
"	Horses'e & Adder.....	100	Muddy.....	Pickercel, perch, pouts.
"	Elbow.....	300	Hard.....	Pickercel, perch, pouts.
"	Cold.....	20	Muddy.....	Trout.
Antrim.....	Gregg.....	100	Various.....	<i>Bass</i> (1873).
"	Willard.....	30	Rocky.....	<i>Land-locked salmon</i> ('79), perch, pouts.
"	Filton.....	10	Muddy.....	Pouts, eels.
Auburn.....	Massabesic.....	2500	Various.....	<i>Bass</i> (1868), <i>land-locked salmon</i> (1879-'83), pickerel, perch, smelt.
Albany.....	Chocorua.....			
"	Whitten's.....			
Alexandria.....	Foster.....			
"	Goose.....			
Allenstown.....	Jeare Hill.....	15	Mud and sand.....	Pickercel, perch.
Barnstead.....	Huntress.....			
"	Brindle.....			
"	Suncook.....			<i>Bass</i> (1877).
"	Brandy.....			
Barrington.....	Ayer's.....			<i>Bass</i> (1877).
"	Long.....			
"	Round.....			
"	Nippo.....			
"	Mendum's.....			<i>Bass</i> 1877).
"	Swain's.....			
"	Bodge's.....			
Bath.....	Muddy.....	30	Muddy.....	Pickercel, perch.
Belmont.....	Pout.....	15	Various.....	Pouts.
Benton.....	Beaver Meadow.....			Trout.
"	Long Pond.....			<i>Land-locked salmon</i> ('80).
"	Winnisquam Lake.....			<i>Land-locked salmon</i> ('80).
Berlin.....	Head.....			
Bow.....	Trucee.....	50	Mud and moss.....	Pickercel, perch, pouts, eels.

LIST OF LAKES AND PONDS,—Continued.

Towns.	Ponds.	Aces.	Bottom.	Fish.
Boscawen	Long.....	300	Rocky and sandy..	Pickere!, perch, pouts.
"	Royce's.....	10	Muddy.....	Pickere!, perch, pouts.
"	Walker's.....	.....	.....	<i>Land-locked salmon</i> (1880).
Bradford.....	Bradford.....	275	Rocky and sandy..	<i>Bass</i> ('73), <i>lake trout</i> ('76), <i>l. l. salmon</i> ('76, '79), pick'l.
"	T dd's.....	200	Muddy.....	Pickere!, perch, pouts, eels.
Bridgewater...	Newfound Lake..	.....	Various.....	<i>Land-locked salmon</i> ('79-'80, '82, '83), <i>blue-backed trout</i> ('79), 200,000 <i>white fish</i> (1883).
Brookfield.....	Cook's.....	350	Rocky.....	<i>Blue-backed trout</i> , <i>California salmon</i> (1879).
"	Mill.....	.....	.....	.....
Brookline.....	Potanipus.....	60	Mud and sand.....	Pickere!, perch, etc.
"	Peasley.....	150	Mud and sand.....	Pickere!, perch, etc.
Canaan.....	Heart.....	1200	Sandy.....	<i>Bass</i> (1874), pickere!, <i>land-locked salmon</i> (1880).
"	Goose.....	1000	Muddy.....	Pout, pickere!, <i>bass</i> (1874).
"	Clark.....	700	Muddy.....	Pout, pickere!.
"	Mud.....	40	Muddy.....	Pout, pickere!.
"	Ford's.....	50	Chalky.....	Trout.
Campton.....	Avery's.....	100	Sand and mud.....	Pickere!, perch, trout.
"	Yeaton.....	5	Muddy.....	Pickere!, perch.
Canterbury	Clough's.....	30	Sandy.....	<i>Bass</i> (1871), pickere!, <i>barbel</i> , pouts.
"	Shaker (5).....	60	.....	Pickere!, perch, pouts.
"	Crane-Neck.....	8	Muddy.....	Pickere!, perch, pouts.
"	Forest.....	20	Muddy.....	Pickere!, perch, pouts.
"	Morrill.....	20	Sandy.....	Pickere!, perch, pouts.
"	Reservoir.....	35	Muddy.....	Pickere!, eels, perch, pouts.
Centre Harbor.	Long.....	.....	.....	.....
"	Bear.....	.....	.....	.....
"	Hawkins.....	.....	.....	.....
"	Otter.....	.....	.....	.....
Chatham.....	Kimball's.....	100	Sand and mud.....	Pickere!.
"	Mountain.....	100	Sandy and rocky...	Trout.
"	Province.....	10	Sandy and rocky...	Trout.
Chesterfield....	Spofford's.....	1500	White sand.....	<i>Bass</i> (1873), pike, pickere!, <i>land-locked salmon</i> ('80).
"	Lily.....	30	Muddy.....	Pouts.
"	Indian.....	20	Muddy.....	Pouts.
Chichester.....	Pinkfield.....	.....	.....	.....
Clarksville.....	Clarksville.....	200	.....	Pickere!, pouts, originally trout.
"	Carr.....	30	.....	.....
Columbia.....	Lime.....	30	Line.....	No fish.
"	Fish.....	50	Muddy.....	Trout, eels.
Concord.....	Penacook Lake..	40	Muddy and rocky..	<i>Bass</i> (1868), perch.
"	Turtle.....	.....	.....	.....
"	Turkey.....	20	Muddy.....	Perch.
"	Little.....	.....	.....	.....
Conway.....	Walker's.....	2560	Rocky.....	Pickere!, perch, pouts, eels, <i>bass</i> ('79), <i>l. l. salmon</i> ('80).
"	Pequawket.....	640	Muddy.....	Pickere!, perch, pouts, eels.
Croydon.....	Long.....	.....	.....	<i>Smelt</i> (1877).
"	Rocky-Bound....	.....	.....	<i>Bass</i> (1870), <i>smelt</i> (1877).
"	Governor's.....	.....	.....	<i>Bass</i> (1876).
"	Spectacle.....	.....	.....	.....
Danbury.....	Bog.....	.....	.....	.....
"	School.....	.....	.....	.....
Danville.....	Long.....	.....	.....	.....
"	Cub.....	100	Muddy.....	Pickere!, perch, pouts.
Deerfield.....	Pleasant.....	1100	Sandy.....	Pickere!, <i>bass</i> (1874), perch, <i>l. l. salmon</i> ('83).
"	Moulton's.....	.....	.....	.....
Deering.....	Dudley's.....	80	Rocky.....	Perch, pouts.
"	Pecker's.....	.....	.....	.....

LIST OF LAKES AND PONDS,—Continued.

Towns.	Ponds.	Acres.	Bottom.	Fish.
Deering.....	Fulton's.....	10	Muddy.....	Pouts, eels.
"	Gregg's.....	100	Muddy and rocky..	Pickere!, perch, pouts.
Derry.....	Beaver.....	147	Sandy.....	Bass (1878), pickere!, perch, pouts.
"	Island.....			Land-locked salmon (1881).
"	Upper Shield's..			
"	Lower Shield's..			
Dixville.....	Trout.....			Trout.
"	Moose.....			Trout.
Dorchester....	Norris.....	300	Muddy.....	Pickere!.
"	Trout.....	50	Sandy.....	Trout.
"	McCutchins.....	70	Sandy.....	Trout, pouts.
"	Town-Line.....	150	Rocky.....	Pickere!, pouts.
"	Mudget.....	100	Muddy.....	Pickere!.
Dublin.....	Mud.....			
"	Monadnock.....	600	Rock and sand....	Trout, l. l. salmon (1879).
"	Farnum.....			
"	White.....			Bass (1879).
Dummer.....	Lary.....	3	Muddy.....	Trout, pick'l, suckers, dace.
"	Dummer.....	125	Rocky.....	Trout, suckers, dace.
"	Corner.....	50	Rocky, sandy.....	Trout, suckers, dace.
"	Little Dummer..	15	Muddy.....	Trout, suckers, dace.
Dunbarton....	Kimball's.....	100	Sandy, rocky.....	Pickere!, eels, pouts.
"	Long.....	80	Muddy.....	Perch, shiners, flatsides.
"	Gorham.....	75	Muddy.....	Bass (1875).
"	Purgatory.....			Pickere!, perch, eels.
Eaton.....	Robertson's.....			Bass (1879).
"	Long.....			
Effingham.....	Province.....	1000		
"	Leech's.....			
Ellsworth.....	Ellsworth.....	100		
Enfield.....	Mascoma lake...	500	Rocky.....	Bass (1868, '69), pike-perch ('77), pickere!, pouts, eels, suckers, l. l. salmon ('79).
"	East Pond.....	350	Rocky.....	Bass ('74), pickere!, pouts, eels, suckers.
"	Spectacle.....	150	Rocky.....	Bass ('75), pouts, pickere!, sunfish, perch.
"	George.....	50	Muddy.....	Pouts, pick'l, sunfish, perch.
"	Eastman's.....	75	Rocky.....	Pickere!, sunfish, perch.
"	Cold.....	50	Rocky.....	Bass ('74), pick'l, s' fish, p'ch.
Epsom.....	Chestnut.....	35	Rock and sand....	Pick'l, bream, perch, shin'r, land-locked salmon (1880).
"	Round.....	1	Mud and sand....	Pick'l, bream, perch, shin'r.
"	Odiome's.....	15	Mud and sand....	Pick'l, bream, perch, pouts.
Errol.....	Aker's.....			
"	Mann.....			
Epping.....	Carpenter's.....			Bass (1877).
Fitzwilliam....	South.....	300	Sandy.....	Pickere!, perch, black bass ('78), l. l. salmon ('79).
"	Scipp.....	200	Muddy.....	Pickere!, perch.
"	Rockwood's.....	100	Sandy.....	Pickere!, perch.
"	Collins.....	30	Muddy.....	Pickere!, perch.
Francestown...	Hunted.....	216	Sandy.....	Bass ('76), pickere!, perch, smelts ('76).
"	Pleasant.....	216	Sandy.....	Bass ('76), pickere!, perch, l. l. salmon (1882, '83).
Franklin.....	Webster Lake...	100	Sandy.....	Bass ('68), pick'l, perch, etc.
Franconia.....	Echo Lake.....			Bass ('68), trout, l. l. salmon ('79, '80, '81.)
Freedom.....	Trout.....			
"	Danforth.....	500	Muddy.....	Pickere!, perch, shiners.
"	Danforth Bay..	1000	Muddy and sandy..	Pickere!, perch, shiners.
"	Ossipee.....	1500	Muddy and sandy..	Pickere!, trout, shiners.
"	Swazey.....	250	Muddy.....	Pick'l, p'ch, shin'r, bass ('79).
Fremont.....	Loon.....			

LIST OF LAKES AND PONDS,—Continued.

Towns.	Ponds.	Acres.	Bottom.	Fish.
Gilford.....	Little.....	50	Muddy.....	Pickere!, perch, pouts, eels.
"	Saltmarsh.....			
Gilmanton.....	Loon.....			<i>Black bass</i> (1878).
"	Lougee.....			<i>black bass</i> (1878).
"	Young's.....			
"	Rocky.....			
"	Round.....			
"	Shellcamp.....			
Gilsum.....	Converse.....	2	Muddy.....	Trout.
Goshen.....	Rand's.....	100	Rocky and sandy..	<i>Bass</i> , pickere!, pouts.
Grafton.....	Grafton.....	100	Rocky.....	<i>Bass</i> , pickere!, pouts.
"	Kilton.....	100	Muddy.....	Perch, pickere!, pouts.
"	Tewksbury's.....	50	Various.....	<i>Bass</i> (1875), pickere!.
"	Mud.....	20		Pickere!, pouts.
"	Half-Moon.....	50	Sandy.....	Pickere!, pouts.
Grantham.....	Grass.....			
"	Butternut.....	175	Muddy.....	Pickere!, eels, perch, pouts.
"	Stocker.....	200	Muddy and sandy..	Pickere!, eels, perch, pouts, <i>smelts</i> (1877), <i>bass</i> (1876), suckers, dace.
"	Eastman.....	300		Pickere!, eels, perch, pouts.
"	Cranberry.....			Pickere!, perch, pouts.
"	Leavitt.....			Pickere!, perch, pouts.
"	Miller.....	175		Pick'l, perch, pouts, <i>bass</i> ('74)
Greenfield.....	Pollard's.....	300	Muddy and sandy..	Pickere!, perch, pouts.
"	Gould's.....	150	Sandy.....	Pickere!, perch.
"	Cragin's.....	150	Muddy and sandy..	Pickere!, pouts.
"	Hogback.....	10	Muddy.....	Pouts.
"	Bridge's.....	10	Muddy.....	Perch, pouts.
Groton.....	Spectacle.....	100	Rocky and sandy..	Pickere!, perch.
"	Little.....	4	Muddy.....	Pickere!.
Hampstead.....	Angly.....	400	Rocky.....	Pickere!, perch, pouts, <i>black bass</i> (1878).
"	Island.....	900	Rocky.....	<i>Bass</i> (1877), pickere!, perch, pouts, etc.
"	Wash.....	350		<i>Bass</i> (1877), pickere!, perch, pouts, etc.
Hancock.....	Half-Moon.....	25	Muddy.....	Pickere!, pouts, perch, <i>land-locked salmon</i> (1879)
"	Long.....	800	Rocky and sandy..	Pick'l, perch, pouts, dace, <i>l. l. salmon</i> ('79, '81, '82, '83).
"	Norway.....	40	Muddy.....	Pick'l, pouts, perch, <i>land-locked salmon</i> ('79, '81).
"	Juggernaut.....	15	Rocky.....	Pickere!, pouts, <i>land-locked salmon</i> (1879, 1881)
"	Hunt.....	75	Rocky.....	<i>Land-locked salmon</i> ('79, '81)
"	Jack.....			<i>Land-locked salmon</i> ('79, '81)
Harrisville.....	Harrisville.....	120	Rocky.....	Pickere!, perch, pouts, dace, <i>l. l. salmon</i> (1879, 1881).
"	Breed.....	100	Rocky and sandy..	Pickere!, perch, pouts, dace, <i>l. l. salmon</i> (1879, 1881).
"	North.....	300	Rocky.....	Pick'l, perch, pouts, dace.
"	Pratt.....			
Haverhill.....	Wood's.....	1	Muddy.....	Perch, pouts.
"	French.....	5	Muddy and sandy..	Perch, pouts.
Henniker.....	Long.....	175	Various.....	<i>Bass</i> (1874), <i>smelt</i> (1876), pickere!, perch, pouts.
"	Gove's.....	80	Hard.....	<i>Bass</i> (1874), <i>smelt</i> , eels.
"	Whittaker.....	100	Various.....	<i>Bass</i> ('74), pickere!, perch.
"	Upper.....	75	Various.....	<i>Bass</i> ('74), pick'l, perch, etc.
"	Cranney.....	100	Hard.....	<i>Bass</i> ('74), pick'l, perch, etc.
"	Middle.....	50	Various.....	<i>Bass</i> ('74), pick'l, perch, etc.
"	Pleasant.....	75	Hard.....	<i>Bass</i> ('74), pick'l, perch, etc.

LIST OF LAKES AND PONDS,—Continued.

Towns.	Ponds.	Acres.	Bottom.	Fish.
Henniker.....	Grassy.....	60	Hard.....	Bass ('74), pick'l, perch, etc.
"	Clark's.....	12	Muddy.....	Bass ('74), pick'l, perch, etc.
"	Morrill's.....	30	Muddy.....	Pickere!, trout.
"	Camp-Swamp....	40	Various.....	Bass ('75), pick'l, trout, etc.
"	Little.....	15	Various.....	Pickere!, perch.
Hill.....	Poverty.....	50	Muddy.....	Pout, formerly trout.
"	Weeks.....	5	Hard.....	Pickere!, perch.
Hillsborough..	Contention.....	125	Sandy.....	Pickere!, perch, pouts, land-locked salmon ('81).
"	Loon.....	22½	Rocky and sandy...	Pickere!, perch, bass ('74), pouts, l. l. salmon ('83.)
"	Campbell's.....	85	Rocky and sandy...	Pickere!, perch, pouts, land-locked salmon ('81).
"	Merrill's.....			Pickere!, perch, bass ('74).
"	Mud.....	20	Muddy.....	Pickere!, pouts.
Holderness....	Squam Lake.....	6400	Rock and sand....	Trout, cusk, pick'l, perch, eels, smelts, varbel, land- locked salmon (1877, '79, '82, '83) blue-backed and Rangeley trout (1879).
"	Little Squam....	150	Rock and sand....	Same as Squam Lake.
"	White Oak.....	81	Muddy.....	Pick'l, pouts, eels, barbel.
Hollis.....	Flint's.....	70	Sandy and muddy..	Pickere!, pouts, perch.
"	Long.....	50	Sandy.....	Pickere!, pouts, perch, bream.
"	Pennichuck.....	150	Sandy and muddy..	Bass (1877), pickere!, pouts, perch, bream.
"	Rocky.....	75	Sandy and rocky...	Land-locked salmon (1879), pickere!, pouts, perch, bream.
Hooksett.....	Lakin's.....	1000	Muddy.....	Bass (1877) pickere!, pouts, perch, bream.
"	Hinman's.....	125	Muddy.....	Pickere!, pouts, perch, bream.
"	Sawyer's.....	200	Muddy.....	Pickere!, pouts, perch, bream.
"	Clay.....	100	Muddy.....	Pickere!, pouts, perch, bream.
"	Pinnacle.....	50	Gravelly.....	Perch, shiners.
Hopkinton....	Smith's.....	30	Muddy.....	Pickere!, pouts.
"	Clement's.....	300	Sandy.....	Pickere!, pouts, perch.
"	Grassy.....	100	Muddy.....	Pickere!, pouts, perch.
"	Rolfe's.....	200	Sandy and muddy..	Pickere!, pouts, perch.
"	Chase.....	250	Sandy and muddy..	Bass (1875), pickere!, pouts, perch.
Hudson.....	Little Massabesic	175	Rocky and muddy..	Pickere!, pouts, perch.
"	Otternick.....	75	Sandy and muddy..	Pickere!, pouts, perch.
Jaffrey.....	Thorndike.....	50	Rocky and muddy..	Pickere!, pouts.
"	Gilmore.....	200	Sandy and rocky...	Pickere!, formerly trout, land-locked salmon ('80).
"	Frost.....	100	Muddy.....	Eels, pouts.
"	Long.....	400	Sandy and muddy..	Pickere!, pouts, perch, suckers.
Jefferson.....	Cherry.....	100	Muddy.....	Pickere!, pouts.
"	Safety.....	10	Sandy.....	Trout.
Kensington...	Muddy.....	1	Muddy.....	Horned-pouts.
Keene.....	Wilson's.....	400	Muddy.....	Bass (1868).
Kingston.....	Great.....	400	Sandy.....	Black bass (1878), pickere!, perch, pouts.
"	Country.....	300	Sandy and muddy..	Pickere!, perch, pouts.
"	Little.....	50	Muddy.....	Black bass (1878), pickere!, perch, pouts.
"	Half Moon.....	50	Muddy.....	Pickere!, perch, pouts.
Lancaster....	Baker's.....	50	Muddy.....	Pickere!, perch, eels.
"	Martin Meadow..	300	Various.....	Pickere!, perch, eels, pouts.
Laconia.....	Pickere!.....	30	Muddy.....	Pickere!, perch, pouts, eels.

LIST OF LAKES AND PONDS,—Continued.

Towns.	Ponds.	Acres.	Bottom.	Fish.
Lee.....	Wheelwright's...	165	Rock, mud, and gravel.....	<i>Bass, pike-perch, white perch</i> (1879).
Lempster.....	Dodge's.....	110	Various.....	Pick'l, pouts, eels, sunfish.
"	Long.....	200	Various.....	Pick'l, pouts, eels, sunfish.
"	Sand.....	225	Rock and sand.....	Pick'l, pouts, eels, sunfish.
"	Beaver.....	18	Muddy.....	Pickerel, perch.
"	Hurd.....	20	Various.....	Pickerel, perch, pouts, etc.
Lincoln.....	Bog.....	100	Sandy and muddy..	Trout.
"	Tamerack.....	50	Sandy and muddy..	Trout.
"	Loon.....	50	Sandy and muddy..	Trout.
Lisbon.....	Streeter.....	100	Muddy.....	Pickerel.
"	Perch.....	50	Sandy.....	Pickerel, perch.
"	Mink.....	100	Rocky.....	<i>Smelts</i> (1877), <i>bass</i> (1877), <i>land-locked salmon</i> , <i>pickerel</i> , <i>dace</i> , <i>minnows</i> .
"	Young.....	200	Rocky.....	Pickerel, perch.
"	Henry.....	10	Muddy.....	Pickerel.
Littleton.....	Partridge.....	100	Hard.....	<i>Bass</i> (1873), <i>pickerel</i> , <i>perch</i> .
Litchfield.....	Darrah.....	14	Sandy.....	Pickerel, perch, pouts.
"	Rich.....	4	Sandy.....	Perch, pouts.
"	Common.....	5	Sandy.....	Perch, pouts.
Londonderry..	Scoby's Upper...	...	.....	.....
"	Scoby's Lower...	...	.....	.....
Loudon.....	Clough's.....	50	Gravel.....	<i>Bass</i> , <i>pickerel</i> , <i>perch</i> .
"	Crooked.....	25	Rock and sand.....	Pouts, <i>pickerel</i> , <i>perch</i> .
"	Hot-Hole.....	25	Rock and sand.....	<i>Bass</i> (1870), <i>pickerel</i> , <i>barbel</i> .
"	Rollins.....	...	.....	.....
Lyman.....	Young's.....	200	Rocky.....	Pickerel, perch, suckers.
"	Dodge's.....	100	Muddy.....	Pickerel, pouts, <i>dace</i> .
"	Round.....	50	Muddy.....	Pickerel, pouts, <i>dace</i> .
"	Cowin.....	50	Muddy.....	Pickerel, pouts, <i>dace</i> .
Lyme.....	Reservoir.....	200	Sandy.....	Pickerel, perch.
"	Post's.....	200	Sandy.....	Pickerel, perch.
"	Mud.....	100	Muddy.....	Trout.
Lyndeborough.	Benton's.....	20	Muddy.....	Pouts.
"	Badger's.....	15	Muddy.....	Pickerel.
Manchester....	Nutt's.....	25	Sandy.....	Pickerel, perch, pouts, <i>smelt</i> , <i>l. l. salmon</i> ('79, '83).
"	Stevens.....	30	Muddy.....	Pickerel, perch, pouts.
"	Mosquito.....	20	Muddy.....	Pickerel, perch, pouts.
Madbury.....	Barbadoes.....	...	.....	.....
Madison.....	Silver Lake.....	2500	.....	<i>Bass</i> (1877), <i>land-locked salmon</i> (1878).
"	Pea Porridge....	...	.....	.....
"	Davis.....	...	.....	.....
Marlborough..	Clapp's.....	30	Muddy.....	Pickerel, pouts, suckers.
"	Stone.....	100	Rock and gravel....	<i>Land-locked salmon</i> (1879, 1881), <i>bass</i> (1879), <i>pickerel</i> , pouts, perch, shiners, suckers.
"	Meeting-house...	50	Muddy.....	Pickerel, pouts, shiners, suckers.
"	Cummings.....	45	Muddy.....	Pickerel, pouts, shiners, etc.
Merrimack....	Netticook Lake..	75	Sandy and muddy..	<i>Bass</i> (1877, 1879), <i>pickerel</i> , perch, pouts, <i>bream</i> .
Meredith.....	Measeley.....	1500	Sandy and rocky...	<i>Bass</i> (1868), <i>pickerel</i> , pouts, perch.
"	Wickwash.....	700	Muddy.....	Pickerel, perch, pouts.
"	Forest.....	50	Muddy.....	Pickerel, perch, pouts.
"	Robinson's.....	60	Sandy and rocky...	Pickerel, perch, pouts.
"	Spectacle.....	...	.....	<i>bass</i> (1870).
Milan.....	Cedar.....	300	Muddy.....	Pickerel, perch, pouts, eels.
"	Nay's.....	200	Muddy.....	Pickerel, perch, pouts, eels.

LIST OF LAKES AND PONDS,—Continued.

Towns.	Ponds.	Acres.	Bottom.	Fish.
Milton.....	Tri-Echo Lake.....	2000	Various.....	<i>Bass</i> , pick'el, perch, pouts, eels, <i>white perch</i> , <i>California salmon</i> ('79), <i>land-locked salmon</i> ('81-'82-'83), <i>California salmon</i> (1879).
"	Jones River.....			
Middleton.....	Reservoir.....	500	Sandy and muddy..	<i>Bass</i> (1877), pickerel, and a few trout.
Millsfield.....	Millsfield.....			Trout.
"	Moose.....			Trout.
"	Rock.....			Trout.
Moultonboro'..	Long.....	500	Sandy.....	<i>Bass</i> (1873), pickerel.
"	Red Hill.....			<i>Bass</i> (1873).
"	Berry.....	160	Muddy.....	Pickerel.
Nelson.....	Monsonville.....			
"	Centre.....			
"	Spoonwood.....	170		Pick'l, perch, pouts, dace...
"	Tolman.....	41		Pick'l, perch, pouts, dace, <i>land-locked salmon</i> (1830).
Nashua.....	Round.....	25	Sand and mud....	Pickerel, perch, bream.
New Boston....	Bailey's.....	15	Rocky and muddy..	Pickerel, perch, pouts.
"	Beard's.....	11	Muddy.....	Pickerel, perch, pouts.
"	Joe English.....			
"	Shirley.....	10	Muddy.....	Pickerel, perch, pouts.
"	Negro.....	14	Muddy.....	Pickerel, perch, pouts.
New Durham....	Shaw's.....	100	Gravel.....	Perch, pouts, <i>l. l. salmon</i> ('83)
"	March's.....	150	Gravel and mud...	Pickerel, pouts.
"	Merry-meeting..	1050	Gravelly.....	Trout, pickerel, cusk, <i>land-locked salmon</i> ('78, '79).
"	Cold-Rain.....	50	Muddy.....	Pickerel.
"	Downing's.....	75	Muddy and gravel.	Pouts, pickerel.
New Hampton..	Forest.....			
"	Jackson's.....			
New Ipswich...	Pratt's.....	50	Rocky.....	Pickerel, pouts.
"	Hoar's.....	5	Muddy.....	Pickerel, pouts.
New London...	Clark's.....	50	Muddy.....	Pickerel, perch, pouts, eels.
"	Messer's.....	100	Muddy.....	Pickerel, eels, perch, pouts.
"	Otter.....	125	Sandy.....	Pickerel, pouts, suckers.
"	Pleasant.....	800	Sandy.....	<i>Bass</i> (1870), pickerel, chub, eels, perch.
"	Little Sunapee..	1200	Sandy.....	Pickerel, pouts, suckers.
Northfield.....	Chestnut.....			<i>Land-locked salmon</i> (1879).
"	Sondogardy.....			
Northwood....	Suncook.....	400	Sandy.....	<i>Bass</i> ('77), pickerel, perch, pouts, eels.
"	Jeness.....	300	Sandy.....	<i>Bass</i> ('74), pickerel, perch, pouts, eels.
"	Long.....			
"	Little Bow.....	100	Muddy.....	Pickerel, perch, pouts, eels.
"	Harvey.....	200	Sandy and muddy..	<i>Bass</i> ('77), pickerel, perch, pouts, eels.
"	Durgin.....			
"	Knowlton.....	100	Sandy.....	Pickerel, perch, pouts, eels, <i>bass</i> (1879).
Nottingham...	Pawtuckaway...	1000		<i>Bass</i> (1877).
"	Pea Porridge...	300		<i>Bass</i> (1879).
"	Langley.....			<i>Bass</i> (1879).
Odell.....	Trio.....			
"	Cranberry.....			
Orange.....	Orange.....			
Orford.....	Brackett's.....			
"	Rocky.....			
"	Turtle.....			
"	Baker's Upper..			
"	Reservoir.....			
"	Indian.....			
.....	Winnepe'ke Lake			<i>Land-locked salmon</i> (1881)..

LIST OF LAKES AND PONDS,—*Continued.*

Towns.	Ponds.	Acres.	Bottom.	Fish.
Ossipee	White	100	Sandy.....	Smelts.
"	Duncan.....	100	Sandy.....	Pickrel, pouts, <i>land-locked salmon</i> (1879).
"	Garland's.....	300	Rocky	Trout, pouts.
"	Connor	500	Rocky	Trout, pouts, <i>Rangeley trout, blue-backed trout</i> , (1879).
"	Bean.....	40	Rocky	Trout, pouts.
"	Dan's Hole	500	Rocky, very deep..	Trout ('82), <i>l. l. salmon</i> ('83).
Pelham	Long.....	600	Rock and sand....	Pickrel, perch, pouts.
"	Gumpas.....	100	Rock and mud....	Pickrel, perch, pouts.
"	White's.....	50	Sand and gravel...	Pickrel, perch, pouts.
"	Island.....	200	Sandy.....	Pickrel, perch, pouts, <i>bass</i> (1879).
Peterborough..	Cunningham.....	30	Sandy.....	Pickrel, perch, pouts ('80), <i>land-locked salmon</i> .
"	Pierce	10	Sandy.....	Pickrel, formerly trout.
Piermont.....	Lily.....	50	Muddy.....	Pickrel.
"	Fellow's.....	500	Various.....	Pickrel, perch, pouts, eels, <i>black bass</i> (1878).
"	Tarleton's Large.	900	Various.....	Pickrel, perch, pouts, eels, <i>bass</i> (1878), <i>land-locked salmon</i> (1879, 1883).
"	Tarleton's Small	500	Various.....	Pickrel, perch, pouts, eels, <i>black bass</i> .
Pittsfield.....	Berry's	25	Sand and gravel...	Pickrel, perch, bream, <i>bass</i> (1874), <i>land-locked salmon</i> (1880).
"	Eaton.....	8	Rock and sand....	Pick'l, perch, bream, pouts.
"	Wild Goose.....	350	Muddy.....	Pickrel, perch, pouts.
"	Blake.....	5	Muddy.....	Pickrel, perch, pouts.
"	Horse	1	Muddy.....	Perch.
Plainfield.....	Moses's.....	40	Muddy.....	Pouts, suckers.
Randolph.....	Safety.....	75	Muddy.....	Trout.
Raymond.....	Jones's.....	800	Sandy.....	<i>Bass</i> ('77), pickrel, perch, <i>l. l. salmon</i> ('79).
"	Governor's.....	400	Muddy.....	Pickrel, perch.
"	Pecker.....	100	Muddy.....	Pickrel, perch.
Richmond.....	Cass.....	100	Muddy.....	Pickrel, perch, pouts.
"	Sandy.....	70	Sand and rock....	Pickrel, perch, pouts.
Rindge.....	Pecker.....	30	Rocky.....	Pickrel, perch, shiners, pouts, sunfish, eels.
"	Long.....	1000	Various.....	Same as above.
"	Grassy.....	100	Muddy.....	Same as above.
"	Bullet.....	30	Sandy.....	Same as above.
"	Pool.....	80	Muddy.....	Same as above.
"	Manuomonack.....	2600	Various.....	Same as above.
"	Durel.....	30	Muddy.....	Same as above.
"	Emerson.....	140	Rocky.....	Same as above, <i>land-locked salmon</i> ('80).
"	Perley.....	300	Rocky.....	Same as above.
"	Hulbard.....	300	Various.....	Same as above.
"	Smith.....	60	Muddy.....	Same as above.
"	Mud.....	15	Muddy.....	Same as above.
"	Little.....	12	Muddy.....	Same as above.
Roxbury.....	Woodward's P'd	.....	.....	<i>Land-locked salmon</i> (1883).
Rumney.....	Stinson's.....	450	Sandy.....	<i>Bass</i> , pickrel, perch, a few trout, suckers.
"	Loon.....	260	Muddy.....	Pickrel, perch, roach, <i>bass</i> (1877).
Rochester.....	Ricker's .....	.....	.....	.....
"	Round.....	.....	.....	<i>Black bass</i> (1878).
Rollinsford ..	Cocheo.....	.....	.....	<i>Bass</i> (1868).
Salem.....	Captain's.....	160	Muddy and rocky.	Pickrel, perch, pouts.
"	Policy.....	1000	Rocky and sandy.	Pickrel, perch, <i>bass</i> ('77).
"	World's End.....	140	Muddy.....	Pickrel, perch, pouts.
Salisbury.....	The Bay.....	500	Muddy.....	Pickrel, perch, pouts.
"	Greenough's.....	10	Muddy.....	Pickrel, pouts.
"	Wilder's.....	3	Hard.....	Pickrel, trout.

LIST OF LAKES AND PONDS,—Continued.

Towns.	Ponds.	Acres.	Bottom.	Fish.
Salisbury	Tucker's	35	Hard	Pickere!, pouts.
"	Duck			
Sanbornton ...	Rollins	23	Muddy	Pickere!, pouts, eels, perch, and a few trout.
"	Cawley	40	Muddy	Pickere!, pouts, eels, and a few trout.
"	Hale's Mill,	35	Muddy	Pickere!, pouts, eels.
"	Plumer's	60	Muddy	Pickere!, pouts, eels, trout.
"	Hunkins	16	Various	Pickere!, perch, pouts.
Sandown	Clark's	50	Muddy	Pickere!, perch, pouts.
"	Phillips's	425	Sandy and muddy..	<i>Black bass</i> (1878), pickere!, perch, pouts.
"	Punch	25	Muddy	Pickere!, perch, pouts.
Sandwich	Bearcamp	400	Muddy	Pickere!, perch, pouts.
"	Red Hill	300	Muddy	Pickere!, perch, pouts.
"	Little	150	Sandy and rocky ..	Pickere!, perch, pouts.
"	Adams'			<i>Land-locked salmon</i> (1880).
"	Sandwich			<i>Land-locked salmon</i> ('79, '80, '82).
"	North			<i>Land-locked salmon</i> ('80, '82)
Somersetworth ..	Cole's			<i>Bass</i> (1877).
"	Willard's			<i>Smelt</i> (1877).
Springfield	Pleasant	300	Rocky and sandy ..	<i>Bass</i> (1874), pickere!, perch, <i>bass</i> (1880), pouts.
"	Morgan	125	Sandy and muddy..	Same as Pleasant.
"	Star	100	Rocky	<i>Land-locked salmon</i> . ('78, '79, '82), <i>blue-backed trout</i> ('79,) <i>smelt</i> ('77), pickere!, trout.
"	Baptist	100	Rocky	Pickere!, pouts.
"	Gilman	50	Muddy	Pouts.
"	Mud	20	Muddy	Pouts.
Stark	Potter			
"	Pike's			
"	Piercey's			
"	Long			
"	North			<i>Land-locked salmon</i> (1880).
Stewartstown ..	Great Diamond ..	200	Muddy	Trout, <i>l. l. salmon</i> (1880).
"	Ladd	5	Muddy	Trout.
"	Little Diamond ..	75	Muddy	Trout.
"	Rock	10	Muddy	Pike.
Stoddard	Centre	80	Rock and sand	Pickere!, perch, pouts.
"	Mud	200	Muddy	Pickere!, perch, pouts.
"	Island	300	Rocky	<i>Bass</i> (1873), pickere!, perch, pouts.
"	Long	2000	Rock, sand, mud ..	<i>Bass</i> (1873), pickere!, perch, pouts.
Strafford	Bow	1600	Rocky	<i>Bass</i> (1874), pickere!, perch, suckers, pouts.
"	Little Bow	50	Sandy and muddy..	Pouts.
"	Wild Goose	40	Muddy	Pouts.
"	Trout	35	Rocky and sandy ..	Pouts, and a few trout.
Success	Success			
Sunapee	Ledge	300	Rocky	<i>Bass</i> (1869), pickere!, perch, etc.
"	Perkins	250	Muddy	Pickere!, pouts, eels, suck- ers.
"	Spectacle	100	Muddy	Pickere!.
"	Sunapee Lake			<i>Land-locked salmon</i> ('80, '81, '82, '83).
"	Newbury Lake			
Sullivan	Bolster	75	Rock and sand	Trout, pouts, pick'l, perch.
"	Chapman's	75	Various	Trout, pouts, pick'l, perch.
Sutton	Russell	10	Muddy	Pickere!, perch, pouts.
"	Billings's	25	Various	Pickere!, pouts.
"	Kezar's	225	Sandy	Pick'l, perch, pouts, dace.

LIST OF LAKES AND PONDS,—Continued.

Towns.	Ponds.	Acres.	Bottom.	Fish.
Sutton.....	Gile.....	100	Muddy.....	Pickere! , perch, pouts.
"	Blaisdell's.....	150	Sandy.....	Black bass (1870), pickere!, perch.
Swanzey.....	Great.....	160	Various.....	Pickere!, perch, pouts, etc.
"	Locke's.....	150	Muddy.....	Pickere!, pouts.
Tamworth.....	Great Hill.....	250	Sandy and muddy..	Bass (1877), pickere!.
"	Chocorua.....	106	Muddy.....	Pickere!, pouts
"	Elliott.....	175	Sandy.....	Bass ('77), pickere!, pouts.
"	White's.....	300	Rocky.....	Trout.
"	Whitten.....	200	Muddy.....	Pickere!.
"	Knowles.....	100	Rocky.....	Trout.
"	Pequawket.....	200	Muddy.....	Trout.
"	Church.....	100	Muddy.....	Trout.
"	Sawyer.....	100	Muddy.....	Trout.
"	Jeems.....	100	Muddy.....	Trout.
Thornton.....	Picket Hill.....	10	Muddy.....	Trout, pouts.
"	Cone's.....	5	Muddy.....	Pouts.
Tuftonborough	Lower Beach.....			Land-locked salmon (1883).
"	Dish-water.....			
Unity.....	Beaver Meadow.....			
"	Gilman.....	300	Gravelly.....	Pickere!, formerly trout.
"	Whortleberry.....			
Wakefield.....	Lovewell's.....	1200	Sandy and rocky...	Pickere!, perch, California salmon, blue-backed trout (1878), bass (1879).
"	Newichiwanock.....			California salmon (1879), l. l. salmon.
"	Province.....		Rocky and sandy...	Bass (1877), pickere!, perch.
"	Pine River.....	1000	Rocky and muddy..	Pickere!, perch
"	Great East.....	3000	Rocky and sandy...	Black bass (1869), pickere!.
Warner.....	Bagley's.....	22	Muddy.....	Pickere!, eels, perch.
"	Bear.....	48	Rocky.....	Pickere!, pouts, formerly trout, l. l. salmon (1880).
"	Pleasant.....	20	Rocky and sandy...	Bass (1870), pickere!, pouts, perch.
"	Tom's.....	34	Muddy.....	Pickere!, perch, pouts.
"	Simmons.....	30	Rocky.....	Trout, pouts.
"	Day.....	12	Muddy.....	Pickere!, pouts.
Warren.....	Glen Ponds.....	55	Muddy.....	Trout.
"	Meder.....	30	Muddy.....	Pouts, suckers.
"	Weeks.....	10	Muddy.....	Trout.
Washington...	Ashuelot.....	400	Muddy.....	Bass (1874), pickere!, perch, dace, pouts.
"	Ayers.....	40	Muddy.....	
"	Bacon.....	50	Muddy, rocky.....	
"	Bear.....	4	Muddy.....	Trout.
"	Borden.....	80	Muddy.....	Perch, pouts, pick'l, trout.
"	Borney.....	10	Very muddy.....	
"	Brockway's.....			
"	Free Island.....	15	Very muddy.....	Pouts.
"	Fletcher.....	20	Very muddy.....	
"	Frog.....	75	Very muddy.....	Perch, pouts.
"	Half-Moon.....	200	Rocky.....	Bass (1874), suckers, pickere!, pouts, perch.
"	Hedgehog.....	50	Very muddy.....	Pouts, suckers.
"	Island.....	500	Rocky.....	Bass (1874), trout, pickere!, perch, pouts, l. l. salmon (1881).
"	Lang, part in W.....	400	Very muddy.....	Bass (1874), pickere!, perch, pouts.
"	May.....	420	Muddy.....	Black bass (1874), pickere!, trout, perch.
"	Mellen.....	350	Sandy, clay, rock..	Bass ('74), pickere!, perch.
"	Newman.....	20	Very muddy.....	Pickere!, perch.
"	North.....	250	Muddy.....	Pickere!, trout, perch, suckers.

LIST OF LAKES AND PONDS,—*Concluded.*

Towns.	Ponds.	Acres.	Bottom.	Fish.
Washington.....	Philbrick.....	15	Muddy.....	Perch, pouts.
"	Smith.....	75	Muddy.....	Suckers, perch, pouts.
"	Trout.....	3	Muddy.....	Trout.
"	Vickery.....	15	Very muddy.....	Pickeral, pouts.
Webster.....	Long.....	320	Various.....	<i>Bass</i> (1871), pickeral, perch, eels.
"	Great.....	250	Various.....	Pouts, suckers, perch, eels.
Weare.....	Ferren's.....			
"	Mount William.....			<i>Land-locked salmon</i> (1882).
Wentworth's L.	Wentworth.....			
Wentworth.....	Rocky.....	20	Sand and rock.....	Trout.
"	Brown's.....	50	Rock and mud.....	<i>Bass</i> (1875), pickeral, pouts, eels, trout.
"	Line.....	300	Sand and mud.....	Pickeral, perch, pouts, eels.
Wilnot.....	Moody.....			
"	White.....	10	Clear.....	Pickeral, trout, suckers, pouts.
"	Eagle.....	50	Sandy.....	Pickeral, perch, trout, chub, suckers, pouts.
"	Piper.....	40	Muddy, rocky.....	Pickeral, trout, pouts.
Windsor.....	Black.....	70	Muddy.....	Pickeral, perch, pouts.
"	White.....	55	Sandy.....	Pickeral, perch, pouts.
"	Bagley.....	40	Muddy.....	Pickeral, perch, pouts.
Whitefield.....	Burns.....	250	Rock and sand.....	Pickeral, perch, pouts.
"	Blood's.....	100	Muddy.....	
"	Hale's.....	100	Rock and sand.....	Pickeral, perch, pouts.
"	Hazen's.....	200	Rock and sand.....	<i>Bass</i> (1876), pickeral, perch, pouts.
"	Round.....	250	Rock and sand.....	Pickeral, perch, pouts.
"	Little Cherry.....	100	Muddy.....	Pickeral, perch, pouts.
Winchester.....	Humphrey's.....	150	Various.....	Pickeral, perch, pouts, eels, <i>land-locked salmon</i> ('81).
"	Round.....	8	Various.....	Pickeral, perch, pouts, eels.
Windham.....	Cabot's.....	1100	Various.....	Pickeral, perch, pouts, <i>bass</i> (1879).
"	Policy.....	1200	Various.....	<i>Bass</i> ('77), pickeral, perch, pouts.
"	Hiti-tite.....	125	Mud.....	Pickeral, perch, pouts.
"	Mitchell's.....	25	Mud.....	Pickeral, perch, pouts.
Woodstock.....	Loon.....	30	Various.....	Trout.
"	Elbow.....	75	Various.....	Pickeral, pouts, formerly trout.
"	Hubbard's.....	30	Muddy.....	Pickeral.
"	Russell's.....	40	Mud and sand.....	Trout, pouts.
"	Gordon.....	12	Muddy.....	Trout.
"	Moran.....	20	Muddy.....	Trout.
Wolfeborough.	Smith's.....	5120	Rock and sand.....	<i>Bass</i> , pickeral, smelts, <i>California salmon</i> (1879, 1881), <i>land-locked salmon</i> .
"	Rust's.....	720	Stony.....	<i>Bass</i> ('65), pickeral, roach.
"	Beach.....	480	Sandy.....	Pickeral, perch, pouts, <i>l. l. salmon</i> ('81).
"	Crooked.....	320	Stony.....	<i>Bass</i> (1871).
"	Sargent's.....	240	Muddy.....	Pickeral, perch, pouts.
"	Garland's.....	120	Muddy.....	Pickeral, perch, pouts.
"	Barton's.....	80	Muddy.....	Pouts, eels.
"	Winnepesaukee L.			200,000 <i>white fish</i> (1883), <i>l. l. salmon</i> (1883).

LIST OF FISH COMMISSIONERS—1884.

DOMINION OF CANADA.

W. F. Witcher, Commissioner, . . . Ottawa, Ontario.

PROVINCE OF NEW BRUNSWICK.

W. H. Venning, Inspector of Fisheries, . . . St. John.

PROVINCE OF NOVA SCOTIA.

W. H. Rogers, Inspector, . . . Amherst.

PROVINCE OF PRINCE EDWARD ISLAND.

J. H. Duvar, Inspector, . . . Alberton.

PROVINCE OF BRITISH COLUMBIA.

A. C. Anderson, Victoria.

THE UNITED STATES.

Prof. Spencer F. Baird, Washington, D. C.

ALABAMA.

C. S. G. Doster, Prattville.

D. B. Huntley, Courtland.

ARIZONA.

John J. Gosper, Prescott.

Richard Rule, Tombstone.

Dr. J. H. Taggart, Business Manager, . . . Yuma.

ARKANSAS.

John E. Reardon, Little Rock.

James H. Hornibrook, Little Rock.

H. H. Rottaken, Little Rock.

CALIFORNIA.

J. D. Redding, San Francisco.

A. B. Dibble, Grass Valley, Nevada Co.

B. H. Buckingham, Woodland, Yolo.

COLORADO.

Wilson E. Sisty, . . . Idaho Springs.

CONNECTICUT.

Dr. William M. Hudson, . Hartford.
 Robert G. Pike, . . . Middletown.
 George N. Woodruff, . . Sherman.

DELAWARE.

Enoch Moore, Jr., . . . Wilmington.

GEORGIA.

J. T. Henderson, Commissioner of
 Agriculture, and *ex-officio* Com-
 missioner of Fish and Fisheries, Atlanta.
 Dr. H. H. Cary, Superintendent, La Grange.

ILLINOIS.

N. K. Fairbank, President, . . Chicago.
 S. P. Bartlett, . . . Quincy.
 S. P. McDoel, . . . Aurora.

INDIANA.

Calvin Fletcher, . . . Spencer, Owen Co.

IOWA.

B. F. Shaw, . . . Anamosa.
 A. A. Mosher, Assistant, . . Spirit Lake.

KANSAS.

W. S. Gile, . . . Venango.

KENTUCKY.

William Griffith, President, . . Louisville.
 Hon. John A. Steele, . . Versailles.
 Dr. William Van Antwerp, . . Mt. Sterling.
 A. H. Goble, . . . Catlettsburg.
 Hon. C. J. Walton, . . . Munfordsville.
 John B. Walker, . . . Madisonville.

P. H. Darby,	.	.	.	.	Princeton.
Hon. J. M. Chambers,	.	.	.	.	Independence, Kenton Co.
W. C. Price,	.	.	.	.	Danville.
J. H. Mallory,	.	.	.	.	Bowling Green.

MAINE.

E. M. Stillwell,	.	.	.	.	Bangor.
Henry O. Stanley,	.	.	.	.	Dixfield.

MARYLAND.

Thomas Hughlett,	.	.	.	.	Easton.
G. W. Delawder,	.	.	.	.	Oakland.

MASSACHUSETTS.

E. A. Brackett,	.	.	.	.	Winchester.
Asa French,	.	.	.	.	South Braintree.
F. W. Putnam,	.	.	.	.	Cambridge.

MICHIGAN.

A. J. Kellogg,	.	.	.	.	Detroit.
Dr. J. C. Parker,	.	.	.	.	Grand Rapids.
John H. Bissel,	.	.	.	.	Detroit.

MINNESOTA.

1st District—Daniel Cameron,	.	.	.	.	La Crescent.
2d District—Dr. Wm. M. Sweney,	.	.	.	.	Red Wing.
3d District—Dr. Robert Ormsby Sweeny,	.	.	.	.	St. Paul.
4th District—No appointment until January.					
5th District—No appointment until January.					

MISSOURI.

Dr. J. G. W. Steedman, Chairman,	2,803 Pine St.,	St. Louis.
John Reid,	.	Lexington, Lafayette Co.
Dr. J. S. Logan,	.	St. Joseph.

NEBRASKA.

W. L. May,	.	.	.	.	Fremont.
R. R. Livingston,	.	.	.	.	Plattsmouth.
B. E. B. Kennedy,	.	.	.	.	Omaha.

NEVADA.

Hon. Hubb G. Parker, . . Carson City.

NEW HAMPSHIRE.

George W. Riddle, . . . Manchester.

Luther Hayes, . . . Milton.

Elliott B. Hodge, . . . Plymouth.

NEW JERSEY.

Richard S. Jenkins, . . . Camden.

Theodore Morford, President, . Newton.

William Wright, . . . Newark.

NEW YORK.

Hon. R. Barnwell Roosevelt, 76 Chambers St., New York.

Edward M. Smith, . . . Rochester.

Richard U. Sherman, . . . New Hartford, Oneida Co.

Eugene G. Blackford (Fulton Market,
New York city), . . 809 Bedford Avenue, Brooklyn.

NORTH CAROLINA.

S. G. Worth, . . . Raleigh.

OHIO.

Col. L. A. Harris, President, . Cincinnati.

Charles W. Bond, Treasurer, . Toledo.

Halsey C. Post, Secretary, . Sandusky.

PENNSYLVANIA.

Hon. H. J. Reeder, . . . Easton.

James Duffy, . . . Marietta.

John Hummel, . . . Selin's Grove.

John Gay, . . . Greensburg.

Arthur Maginnis, . . . Swiftwater.

RHODE ISLAND.

John H. Barden, . . . Rockland.

Henry J. Root, . . . Providence.

Col. Amos Sherman, . . . Woonsocket.

SOUTH CAROLINA.

A. P. Butler, Commissioner of Agriculture and <i>ex-officio</i> of Fish and Fisheries,	. . . .	Columbia.
C. J. Huske, Superintendent,	. . . .	Columbia.

TENNESSEE.

W. W. McDowell,	. . . .	Memphis.
H. H. Sneed,	Chattanooga.
Edward D. Hicks,	Nashville.

TEXAS.

R. R. Robertson,	Austin.
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UTAH.

No appointment since the death of Prof.
J. L. Barfoot in April last.

VERMONT.

Hiram A. Cutting,	Lunenburg, Essex Co.
Herbert Brainerd,	St. Albans.

VIRGINIA.

Col. M. McDonald,	Berryville.
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WEST VIRGINIA.

Henry B. Miller, President,	Wheeling.
C. S. White, Secretary,	Romney.
N. M. Lowry,	. . . .	Hinton.

WISCONSIN.

The Governor, <i>ex-officio</i>,	. . . .	Madison.
Philo Dunning, President,	. . . .	Madison.
C. L. Valentine, Secretary and Treasurer,	. . . .	Janesville.
J. V. Jones,	. . . .	Oshkosh.
John F. Antisdell,	. . . .	Milwaukee.
Mark Douglas,	. . . .	Melrose.
Christopher Hutchinson,	. . . .	Beetown.

WASHINGTON TERRITORY.

Albert B. Stream, North Cove.

WYOMING TERRITORY.

Dr. M. C. Barkwell, Chairman and Superintendent, Cheyenne.
 Otto Gramm, Secretary, Laramie.
 Hon. N. L. Andrews, Johnson County.
 Hon. E. W. Bennet, Carbon County.
 Hon. P. J. Downs, Uinta County.
 Hon. T. W. Quinn, Sweetwater County.

RAILROADS.

Thanks are due to the Boston, Concord & Montreal, Northern, Concord, Boston & Maine, and Eastern railroads, for favors received in the free transportation of fish over their respective lines.

Respectfully,

GEORGE W. RIDDLE.

LUTHER HAYES,

ELLIOTT B. HODGE,

Commissioners.

June 1, 1884.

ELEVENTH ANNUAL SESSION

OF THE

FISH AND GAME LEAGUE.

The eleventh annual meeting of the New Hampshire Fish and Game League was called to order, shortly after 11 o'clock, in Mirror Hall, Manchester, on Tuesday, April 1, 1884, the president, John B. Clarke, in the chair. The secretary, Charles L. Richardson, Esq., read the call for the meeting and the records of the preceding annual meeting.

The president announced the first business in order to be the election of officers for the ensuing year.

On motion of Col. G. P. Whitman, it was voted that the chair appoint a nominating committee of three to name a list of officers: and Col. Whitman of Manchester, V. C. Gilman of Nashua, and E. B. Hodge of Plymouth, were named as said committee.

The president read letters of regret from John Fottler, Jr., president of the Fish and Game Protective Association of Massachusetts, who was prevented from attendance upon the meeting by reason of his presence being necessitated in Boston to look after the interests of the bill before the Massachusetts legislature for the better protection of fish and game in that state.

The secretary read the following paper, entitled "Notes on the New England Salmon and Trout," the author being Mr. S. Garmon, of Cambridge, Mass.

NEW ENGLAND SALMON AND TROUT.

The New England salmon and trout in the Agassiz Museum were obtained in all parts of the section, and among them are

probably representatives of all the species and varieties belonging to it. A study of the collection, made in accordance with the wishes of the fish commissioners, has resulted in conclusions partially indicated below. Of New England salmon there are but two, the common salmon of our coast (*Salmo salar*) and the land-locked (*Salmo sebago*). The latter is hardly to be distinguished from the former in its small stages, but being confined to fresh waters it does not go through the same changes in coloration. The shape of fins and number of rays and scales are about the same in each. In a line from head to tail, a little above the middle of the side, there are from one hundred and twenty to one hundred and thirty-five, and in a row across the side from the dorsal to the fins, just in front of the vent, there are from thirty-eight to forty-eight scales.

Of the trout there are five forms, which can be distinguished with more or less readiness. Two of them are commonly called lake trout—the togue (*Salmo namaycush*) and the blueback (*Salmo oquassa*). The togue is found in most of the larger lakes. It has from one hundred and ninety-five to two hundred and fifteen scales in the row from head to tail, and across the flank there are from fifty-six to sixty-two. In this species the tail is most deeply notched, and the ends have the sharpest points. The upper jaw, or maxillary, extends back much farther than the eye. The little blueback seems to belong only to the Rangeley lakes and their tributaries. It has from two hundred and ten to two hundred and thirty-five scales in a row along the flank, and from sixty-four to seventy-six across it between dorsal and ventral. The upper jaw does not extend as far back as the hinder edge of the eye, and the hinder margin of the tail is more waved, while the notch is not so deep as in the togue. The short upper jaw (maxillary) and the notch in the tail serve to distinguish the blueback from the small togue.

The brook trout is represented by several closely allied forms. The rows of scales are greater in number than in any of the preceding. Between dorsal and ventral and the side there are from seventy-eight to eighty-six rows. The more southern form has a less number of rows from head to tail than either of its allies. Its number varies from one hundred and ninety-five to two hundred and ten. This is the *Salmo fontinalis* of Mitchell. A form

occurring in Lake Monadnock, for specimens of which I am indebted to Col. E. B. Hodge and others, differs from Mitchell's form in having a greater number of scales from head to tail—two hundred and fifteen to two hundred and forty—and in this respect it agrees better with the brook trout of the tributaries of the Great Lakes, and also with the spotted variety from northern New England. The brook trout, as commonly known, has a great many bars, blotches, and vermiculations of brown and light on the back, and retains these markings in large specimens. The brook trout of the Great Lake region resembles the togue more in its markings, but has a shallower notch in the tail than the latter, though slightly deeper than the *fontinalis*. The trout of Lake Monadnock is closely allied to the brook trout of the lake region farther west, but differs considerably in coloration. Small specimens of seven to eight inches are clouded and have indistinct bands on the upper part of the flank, with spots along the side. Later in life they assume the shape of the cisco (*Salmo siscowet*), but become whitish, or bleached and silvery. This trout contrasts greatly with the spotted variety of brook trout of eastern New England; it has about the same specific character, and the difference is mainly in coloration. By means of this it is readily separated from the *siscowet* of the Great Lakes. The notch in the tail is deeper and the number of scales greater in each of the more northern varieties of the brook trout.

New England thus possesses two salmon, two lake trout, and three brook trout.

The committee on nominations presented their report, which was accepted; and, on motion, Col. George C. Gilmore cast one vote for the entire list, and the gentlemen named in the report were declared elected. The officers are as follows:

President, John B. Clarke, Manchester; secretary, Charles L. Richardson, Manchester; treasurer, Frederick Smyth, Manchester; vice-presidents, C. W. Pickering, Portsmouth, Luther Hayes, Milton, E. B. Hodge, Plymouth, Fred Gould, Concord, Edward Spalding, Nashua, W. H. Shurtleff, Colebrook, Horatio Colony, Keene, Arthur L. Meserve, Bartlett, G. P. Whitman, Manchester, Herbert F. Norris, Manchester, Charles F. Stone, Laconia.

Following the election, Fish Commissioner E. B. Hodge was

called upon, and made the following report of the duties of himself and the other commissioners during the past year, which was listened to with much interest :

Mr. President and Gentlemen of the Fish and Game League :

I will endeavor, in as brief a manner as possible, to give you a short review of our work during the past year. Since our last meeting the commissioners of Massachusetts and New Hampshire have planted 400,000 salmon fry in the Pemigewasset river. We have now in the hatchery at Plymouth 600,000 eggs of Penobscot salmon, which will constitute the plant for this year. There were not as many salmon taken at Plymouth last season as in 1882, as the water was so low in September that the usual fall run did not reach there. I think that the usual number came over the fish-way at Lawrence, but it was impossible for them to pass the falls here and at Bristol. The salmon taken at Plymouth, with two exceptions, were unusually large. The two exceptions were very small fish, seven to eight pounds, and most likely of the plant of 1880.

From my observation of the young salmon in the Pemigewasset, I find that a part of them go down to the sea when one year old, the main body at two years of age, and the small remainder at three years. The habits of the salmon after they reach the sea are enveloped in mystery. Two years ago the run of salmon in the rivers at the head of the bay Chaleur was very light, and the fishermen said that it was owing to the government Hatchery on the Restigouché. But the last season they came back in large numbers, and the catch on the Restigouché, Matipedia, and Cosopsieul was much larger than for many years. From the large number of parr and smolt in the river the past three years, I feel confident that the only difficulty in restoring the salmon to the Merrimack is the want of water in the river. The volume of water in the Pemigewasset during the summer months of the past three years has not been over one half as large as it was six and seven years ago. The falling off cannot be attributed to the cutting away of the forests, for in that valley there is a larger area of woodland than there was twenty-five years ago, and the main part of the river comes from an unbroken forest not yet disturbed by the axe of the lumberman, but is due

to causes over which man has no control; and as one extreme always follows another, the series of dry years through which we are passing will undoubtedly be followed by a series of wet ones, when success is certain to reward our labors in this matter.

LAND-LOCKED SALMON.

Last year at this time we had in the hatchery 125,000 eggs of the land-locked salmon. The young fry were distributed as follows: Roxbury, 5,000; Hancock, 5,000; Andover, 5,000; Squam lake, 10,000; Haverhill, 5,000; near Manchester, 15,000; Newfound lake, 15,000; near Laconia, 5,000; Hillsborough, 5,000; Francestown, 5,000; Sunapee, 15,000; Pittsfield, 5,000; in the eastern part of the state, 25,000. We have now in the hatchery 120,000: they will be ready for distribution in June. We are getting good reports from the various parts of the state where they have been planted, and in some places the growth has been extraordinary, reaching fifteen pounds in six years. We received from the United States fish commissioner, through the courtesy of Prof. Baird 200,000 white fish eggs. The young fry were planted in Newfound lake. We have the same number this year from the same source. It is only an experiment, but as it costs only the express charges on the eggs, it is well worth trying.

BROOK TROUT.

Fifty thousand brook trout were distributed last year, and we shall have 125,000 ready in May and June for this year's plant. During the past year over 2,000 trout have been added to the stock in the ponds at the hatchery, and 5,000 more will be added this season. It is the intention of the commissioners to extend the cultivation of the trout as rapidly as possible, so that in a short time we can have a million of young fry instead of 100,000 or so as at present. But of course it will take time to collect and raise a stock of breeders in this work, as in everything else of the kind.

LAKE SUPERIOR TROUT.

We have also 100,000 eggs of the Lake Superior trout. These fish are of the red flesh variety, and are beyond a doubt the

finest of all the lake trout species. I have made some experiments that have never been attempted before in fish-culture. Impregnating the eggs of the brook trout with the milt of the Saibling or German trout, Penobscot salmon eggs with the brook trout, Penobscot salmon eggs with the California salmon. I am in hopes that the cross between the brook trout and Saibling will produce a fish that will breed, and not a hybrid.

The senseless cry against the black bass has died out, and people are beginning to find that they are a great addition to our game fishes.

And now, while we are doing all we can to increase the supply of food fishes by introducing new varieties and propagating our native fish, there is a large class of men that are doing all they can to destroy and exterminate not only the fish, but what little is left of our game. Our laws are ample, so far as laws go, to protect our game and fish, but the difficulty lies in enforcing them. One reason is, that it takes more direct evidence to convict a poacher than it does to convict a man for murder. In Lake Winnipiseogee hundreds of trout are destroyed on their spawning-beds every year with spears and nets; yet it is almost impossible to obtain evidence against the guilty parties. There are some that think that it is a disgrace to furnish information of the violation of the game laws, and in many cases they are afraid to do so. For my own part, I believe it to be as much the duty of every person to give information to the proper parties of the violation of any of the game laws that may come to his knowledge, as it would be to furnish information of the violation of any of the laws upon our statute books. The commissioners are willing to enforce the laws against any one, no matter who, provided they can get evidence that will convict; and we ask and urge all to take hold and help us in the matter.

In this state, during the months of December, January, February, and March, over two hundred deer, one moose, and one caribou have been killed illegally, and some of them by parties who think that their social position will prevent proceedings being instituted against them.

And now, Gentlemen of this League, allow me to urge the necessity of having help from you. In this state we have no state police that the governor can place at our service to aid us

in enforcing the law. We are compelled to rely upon ourselves, and it is impossible for us unaided to prevent violations of the law in our two hundred and forty towns.

In many parts of the state a sentiment is fast growing that we must enforce our laws if we wish to have either fish or game left, or remove the game laws from our statute books, and give a man who is willing to observe or who is afraid to violate them an equal chance with those who snare our partridge, spear our fish on their spawning-beds, and cut the throats of the deer on our mountains when deep snow renders escape impossible from the ruthless hand of the cruel hunter.

I do not believe that the people of this state are willing to do the latter, and as long as our laws remain as they are, the commissioners will use every means in their power to enforce them. And we ask not only the coöperation of the members of this League, which indirectly as well as directly in the years past has done a good work in this matter, but of every sportsman and law-abiding citizen to take hold and help us.

Mr. E. A. Brackett, one of the fish commissioners of Massachusetts, gave a brief history of the movement which sprang up favoring the construction of fishways along the line of the Merrimack river, and of the early efforts of the commissioners to secure salmon for the restocking of the river. The cost of securing salmon, which was \$40 in gold, we have reduced to \$2.50. In 1885 you may expect a large run of salmon up the Merrimack river, and an increasing run yearly afterwards. Massachusetts, besides sustaining one half of the expense of supporting the hatching-house at Plymouth, has paid out \$500 yearly for salmon spawn. Last year, at the annual meeting of the League, I suggested that a committee be appointed to visit and examine the fishways along the line of the Merrimack river. We have a population on the lower part of the river who are determined to break down our laws for the protection of fish in this stream. I have no question that when people begin to understand the cultivation of carp, that they will enter upon their encouragement. The speaker closed by making an appeal that the men residing on the lower Merrimack be given no encouragement in their efforts to do away with the laws regulating the catching of fish.

At 12:15 o'clock the meeting was adjourned until 2 o'clock P. M., at which hour Hon. Charles F. Stone, of Laconia, was introduced, and proceeded to deliver the

ANNUAL ADDRESS.

Mr. President and Gentlemen of the League :

I accepted your complimentary invitation to address you at this annual meeting, upon the suggestion of your president that large latitude is given in the selection of topics.

Only those of large experience in fishing and gaming can instruct or even interest you on those subjects. It would be the height of presumption for one with no special knowledge in that line to speak of the habits of fish or the peculiarities of certain game, or even venture criticism on the practical wisdom of the laws relating to those subjects, so I will say but little in that direction.

But, gentlemen, the commendable object of your League, and the important relation it bears to the future prosperity of the state, all can understand and appreciate by noting some other of our natural sources of growth in addition to those of the past. Historians tell us that New Hampshire, in her early days, abounded in fish and game of various kinds. The kinds most useful for food, as well as attractive to the sportsman, were wild geese, turkeys, pigeons, partridges, quail, the moose, and the deer. The turkeys wandered in large flocks, and frequently grew to the size of forty pounds in weight ; partridges and quail were very plenty, and constituted a large portion of the bill of fare of the early settlers. Instances are recorded of forty partridges being seen on a tree at one time. One historian says he has "counted sixty quail upon a tree, and seen before the mouth of his gun a thousand wild geese at a time." The latter statement sounds to us like exaggeration, but it is in harmony with the accounts of all early historians respecting the size and amount of the game of our forests. Moose of the remarkable size of eighteen hands high were seen, and deer were so plenty that Indians, in the hunting season, sometimes presented the white man with a half dozen at a time. It is a historic fact that a hundred have been found in the spring of the year within

the compass of a mile. But those kinds of fowl and beast are emphatically denizens of the forests : that is their home, and as civilization advances they disappear.

Our lakes and rivers, a century since, literally swarmed with fish. The bass is described as an excellent fish, and so large that the head of one would give a good eater a dinner. Multitudes were found in the Piscataqua and Merrimack rivers. Says one author, " I have seen them so plenty that it seemed to me one might cross on their backs dry shod." Again, he says, " There are such multitudes, that I have seen, stopped in the river close adjoining to my house in the sand at one tide, enough to load a ship of a hundred tons." Shad were so plenty, that within memory of the oldest living citizens a horse wagon load had been taken from the Winnipiseogee river, near the present site of Laconia village, at one time. Salmon were caught at all points in the Merrimack from Newburyport to Franklin.

The numerous Indian settlements along the banks of this majestic river and on the shores of Lake Winnipiseogee attest the superiority of these sections in the minds of the aborigines for fishing and hunting. The smaller rivers and brooks contained all the varieties of fish they do now, and in vastly larger quantities.

I have alluded to these facts simply to show how admirably adapted the waters of our state are to the life and growth of fish. It was a question of grave consideration in the minds of the early settlers, and one not easily determined, whether they should permit the erection of dams across the Merrimack for the purposes of manufacturing, because they said it would prevent the passage of migratory fish from the sea, which were a source of food and revenue to them. But the spirit of enterprise triumphed, as it ought, and the conditions of nature yielded to the demand of civilization. Soon the Merrimack, from its mouth to its source, was dotted with villages and noisy with the hum of industry. Everywhere the axe of the pioneer was heard, and cultivated fields, rich with ripening harvests, rapidly supplanted the primeval forests. Population increased rapidly, and the farms and shops furnished employment for all. Not until a period within the memory of all present was it demonstrated that New Hampshire had lucrative sources of revenue other than her farms

and manufactories. The beauty and grandeur of her scenery are made even more attractive by its opportunities for recreation in hunting and fishing.

Thirty years ago the idea of protecting fish and regulating by law the time and manner of catching them would have been thought a subject of too little importance for public consideration. In 1858 statutes were enacted making it a penal offence to catch, kill, or destroy any trout, salmon, pickerel, pike, muskallonge, at other times or by other means than therein specified. Since then the importance of the matter has constantly grown in public estimation. To-day the public has but one opinion in reference to the subject. The sentiment of the people is, stock the waters of the state with fish most profitable and best adapted to their respective localities; protect them by penal enactment; then faithfully and impartially enforce the law.

Sir, our code of game laws and the growth of public sentiment in that direction are attributable to the earnest efforts of the members of your League, before and since its organization. You are pioneers. Years ago you foresaw what all observing minds now acknowledge, that New Hampshire can be made doubly attractive by preserving her game and fish. The spirit of your organization, the very genius of your League, as it seems to me, is in the line of the future growth and prosperity of our state.

This brings me to the thoughts I wish to make most prominent for your consideration, viz., the future of New Hampshire, her sources of growth, and your League as a promoter of her best interests. The future growth of any state depends upon many conditions: its area, situation, products, and natural resources are all determining factors.

In area New Hampshire is a small state; added to herself five times, she would be less than Wisconsin. Kansas and Minnesota have each more than eight times her territory. Twenty-nine such states could be carved out of Texas and have land left. She is not one twentieth as large as California, and only one seventeenth the size of Dakota: in square miles she is a dwarf in comparison with the Southern and most of the Middle states.

These facts point to the inevitable conclusion that our future growth, when compared with that of most of the other states and the territories, must of necessity be small. We cannot grow much for want of room. Our climate is also unfavorable to growth. New Hampshire is practically under the snow for about six months in the year. The struggle of the farmer during the summer months is to lay in a sufficient store of provisions to carry him through the winter, with little hope or expectation of saving anything beyond a living. Agriculturists in regions of long winters are always at a disadvantage compared with those of warmer climates, where there is little or no snow.

It requires no argument to demonstrate that wool-growers in the East, and especially in New Hampshire, where sheep can graze only half of the year and are kept the other half at great expense, cannot successfully compete with those of the South and West, where the flocks graze the year round. The only care wool-growers of Texas and New Mexico, Arizona and southern California, give to their flocks is to find them and take their fleeces at the proper seasons. Territory wool is bought at a low figure, yet at a fair profit to the raisers, because government furnishes pasturing, and the flocks run at large with trifling expense to the owners.

Substantially the same facts apply to stock-raising. Our pastures are small and growing poorer every year, and the expense of wintering stock is so great that only by the most prudent and careful management can our farmers compete in the Eastern markets with the stock raisers of the West. Brighton market is regulated by the price of Western beef. Boston markets are independent of the New England farmer: they set the price for him, not he for them. The beef, mutton, pork, corn, and wheat consumed in our Eastern cities, to a great extent, are raised in the West. I admit, with the present system of agriculture it might be impossible for New England to supply all the meats and bread-stuffs consumed within her limits, but the reason why she is not to-day doing more in that line is because the products of the West are laid down in our markets at so low figures that tilling the soil has ceased to be profitable in New England. I maintain that this is emphatically true of New Hampshire. It is claimed that with proper cultivation our

croppage per acre is equal to that of the West: admit it, but the extra expense necessarily incurred in suitably preparing the soil, planting, cultivating, and harvesting the crops, brings the cost of our products above the market value. We have some advantages, however, in the line of agriculture, over many sections of the country. Our crops are tolerably certain: they are seldom injured by any of those devastating forces which, in some sections, destroy the growth of a season in an hour. For the most part, we are outside the sweep of those forces which produce whirlwinds, tornadoes, and cyclones. Our climate, though cold, is not unhealthy. The bracing winter air is invigorating, and gives force and effectiveness to character. Belknap, in his early history of our state, says, "Agriculture is and always will be the chief business of the people of New Hampshire, if they attend to their true interests."

It is impossible to conceive what quantities may be produced of beef, pork, mutton, poultry, wheat, rye, Indian corn, barley, pulse, butter, and cheese, articles which will always find a market. Belknap was a historian, not a prophet. He did not foresee the development of the immense agricultural resources of the great West, and the building of railways across the continent from sea to sea. Could he have foreseen what we now see, his opinions in relation to agricultural pursuits in New Hampshire would have been very different. Down to 1850, however, farming was good business. Stock-raising of all kinds was profitable, and we were able to compete with other states in the products of our soil. Since then agriculture has not advanced, and for the past decade has been deteriorating. The improved land in farms is less than it was twenty years ago. In 1860 there were 2,367,034 acres of improved land; in 1880, 2,308,112 acres. The unimproved land in farms is considerably in excess of what it was thirty years ago. The percentage in 1850 was 33.30; in 1860, 36.8; in 1870, 35.3; in 1880, 38. From the census reports, it appears that the products of the farms, including barley, Indian corn, oats, rye, wheat, hay, potatoes, with the single exception of buckwheat, have been decreasing for the last quarter of a century. New Hampshire produced in 1860, of rye, 128,247 bushels; in 1880, 34,638 bushels: of wheat, in 1860, 238,965 bushels; in 1880, 169,316 bush-

els: of potatoes, in 1860, 4,137,543 bushels; in 1880, 3,358,828 bushels: of hay, in 1860, 642,741 tons; in 1880, 538,069 tons. From a decrease in the products of the soil, there must follow of necessity a decrease in the amount of stock raised. There are less of horned cattle, sheep, and swine in the state to-day than there were thirty years ago. In 1850, there were 59,027 working oxen, 94,227 milch cows, 114,606 other cattle, and 384,756 sheep; in 1880, only 29,152 working oxen, 90,564 milch cows, 112,689 other cattle, and 211,825 sheep—more than forty per centum less of sheep in 1880 than in 1850. In the case of wool-raising, there has been, of course, a corresponding decrease. In 1860 the growth was 99,633 pounds more, and in 1870, 68,953 pounds more than in 1880.

With the exception of the horse kind, there has been a constant falling off in all kinds of stock for rising thirty years. Within the periods mentioned, there has been substantially the same deterioration in the line of agriculture and stock-raising in the other New England states as with us. With one or two exceptions, the rate per cent. of increase in our population since 1860 is less than that of any of the other states. The gains are confined almost entirely to our cities and manufacturing villages: the farming districts have scarcely held their own.

I have quoted statistics to make prominent the fact, that outside of her manufactories New Hampshire has made but very slight gains, either in population or in wealth, for the last quarter of a century. In view of these facts, the query arises, whether the deterioration of the past twenty years in matters of agriculture will continue in the future. From the present standpoint, it is difficult to discover the sources of any immediate changes for the better. Our farmers realize their situation, and are quick to appropriate every fact and invention that will make for their interest; but their enterprise and industry do not counter-balance the disadvantages to which they are subjected.

Give to New Hampshire, in New England markets, the natural protection of her geographical situation, and the West will cease to be a formidable competitor in the products of her soil.

Our cold climate and sterile, rock-bound soil place the husbandman at a starving disadvantage with those of the West and South, unless he can have all the advantages in transportation

that close proximity to the markets would afford. Were the rates of transportation two thirds as much per mile on freights from the West to tide-water as they are on the local products of our soil and mills, stock-raising would be profitable, and our annual harvests would increase twenty per cent. in the next decade. But I am aware that the subject of transportation, in all its local and inter-state bearings, is one about which there is an honest difference of opinion, and I have alluded to it simply because it seems pertinent in this connection, and because it is a matter worthy of profound consideration, in its vital relations to the farming and industrial interests of the state.

Fortunately, however, with states the same as with individuals, sources of wealth change. Business changes: industries spring into existence, flourish, and decay, in obedience to the demands and wants of society. In the adjustments of nature, different states and nations do not all possess the same means of development. One may have in abundance what another is destitute of; and in this fact centres the hope of the future prosperity of many sections of our own state.

Sir, although our area is small, our climate cold, our soil rock-bound and hard to till, still we are rich in our clear air, our pure water, in the beauty of our lakes and rivers, and in the majesty and grandeur of our mountains. The natural attractions of our scenery are unequalled by that of any of the other states. The tide of summer emigration coming to us is rapidly increasing. It is estimated that from eight to ten million dollars is annually left in the state by those temporarily here for rest, pleasure, and sight-seeing. It is probable, yes, almost certain, that our summer travel will double, and perhaps quadruple, in the next score of years. The mountain travel thus far has been prompted more by love of pleasure and fashion, and a desire for sight-seeing, than for health and rest. The immense summer houses in different sections attest the fact, that hitherto travel to our state has been confined largely to a few prominent points of local interest. But there are hundreds of little cottage homes in every mountain retreat, through the valleys, by the side of rippling brooks, and along the shores of our crystal lakes, that in coming years will be filled with those seeking quiet, rest, and health, away from the busy scenes of city life.

The better sense of people ultimately prevails. Instead of paying the exorbitant charges of fashionable hotels, where there is no quiet and little rest, those seeking rest from the turmoils of business life, seeking to recuperate their exhausted energies by breathing our clear air, rambling in the forest, through the fields, and along the banks of trout-brooks, will find ample accommodation in the homes of the farmers. Some love to be in sound of the rolling sea. Some are charmed with the crystal beauty of our lakes, while others prefer the grandeur of the mountains. But New Hampshire is adapted to each: her scenery is as varied as human tastes. Already many of the farm-houses in the central and northern portions of the state are filled with city people during the hot season. It is becoming a lucrative business. It not only brings to the farmer money in hand, but creates a demand for all the early products of the soil. It is a growing source of revenue, which, if prudently managed, will in a measure compensate for losses resultant from competition with the West, in the necessities of life.

In natural attractions New Hampshire has no competition. Her notoriety in this respect is broadening rapidly. She is brim full of attractions to all who admire the picturesque, the beautiful, or the sublime in nature. Well may she be called the Switzerland of America. Her granite hills are the admiration of tourists and pleasure-seekers from every part of our own land.

It is an unsettled question with geologists which of the two continents is the older. It is claimed by some that the granite formation of the White Mountains antedates the European ranges, in which event it would not be unreasonable to suppose that the earliest civilizations of the Western continent antedate those of the East. I expect the explorations of the near future will disclose the fact, that among the pre-historic ruins of Central America, extending northward as far as Ohio and to the lakes, will be found unmistakable evidences of civilization antedating those of the East. Should such prove to be the fact, then the tide of tourists, and those in pursuit of the earliest traces of human existence, will no longer be eastward, but westward. Says Sanborn, in his history of New Hampshire, "The time is not very remote when the tide of European travel, like the course of empires, westward shall take its way, and the val-

leys and pinnacles of our own familiar mountains will echo with strange tongues, and become populous with visitors from the old world." Again, he says, " May we not expect, when the real seclusion is broken from the oriental world, to see among us the cautious Japanese, the philosophic Brahman, the contemplative Chinaman, and imaginative Persian, travelling for pleasure or profit under the shadows of our granite hills, and on the banks of our silver streams?" In the light of these facts, it is easy to conjecture what will be the future of our state if the people follow in the line of their best interests. If those living in the rural districts will supplement the attractions of nature with the spirit of enterprise, and whatever in the line of art good taste will suggest, every farm-house will become a summer hotel. There is scarcely a school-district in all the central and northern portions of the state that cannot be made an attractive place of resort. If we are only wise enough to make suitable preparations, it will be but a few years before those temporarily with us in the summer will be sufficiently numerous to fill to the full limit of accommodation all of our hotels, farm-houses, and cottages. Then all will know what many have already learned, the profits accruing directly to the farmer from this line of business.

But there are other advantages of greater importance to us than dollars and cents. I refer to the opportunities it affords for social improvement. Refinement and practical education come from social and business intercourse, and can be acquired in no other way. Have you never noticed the improved appearance of those places where summer guests are accommodated? The buildings all have on a new coat of paint, and everything seems changed for the better: even the old farm-house is as tidy in appearance as a guest at an afternoon party.

As to the prosperity of New Hampshire's industries in the future, I see no occasion for alarm. They represent too much capital, brains, pluck, and enterprise to fall behind in the race of domestic competition, and the protection of the general government will always be sufficient to guard against loss from foreign competition.

But I hasten to speak briefly, in conclusion, of the purposes of your League. One of its purposes, as I am told, was to aid in the enforcement of the game laws: any assist-

ance in that direction is in the line of the public interest. I infer that you are, in fact, a kind of auxiliary to the fish and game commissioners; that you advise with them in the matter of restoring our waters, and in determining what new varieties of fish to introduce. You have educated the public to that degree where the wisdom of protecting its game and fish from all ill-timed sporting is unquestioned. Every trout-brook restored, every salmon, shad, or bass hatched in our lakes and rivers, adds to the wealth of the state. Are not our waters adapted to all the varieties of fish that flourished in them a century since? You can do nothing that will contribute more to the present attractions of our state than to enlarge its opportunities for the use of the rod and gun. Fishing and hunting have always been favorite amusements for all classes in every age: they are manly sports, and give rest, comfort, and health to all who participate in them.

Continue, then, gentlemen, in the worthy purposes of your organization; and may this thought encourage you in the faithful discharge of duty, that in so far as you aid in the impartial enforcement of the laws, in the awakening of the people to the necessity of protecting and developing its sporting interests as an important source of public attraction, to that extent you will contribute to the future growth and prosperity of the state.

Hon. Herbert F. Norris, of Manchester, followed in an admirable essay on

CAMPING OUT.

In spite of our boasted civilization, I am led to believe that there comes to every one, at times, a longing to throw off the restraints of society, and to give free control of himself to the simple and primitive ways of man. In these moods he pictures a rude camp and its rude life as a haven to be desired, while the moaning of the wind or the thunder of the storm would but furnish music in accord with the wild, uncultured being he would be. For a time he is, in desire, the slave of a master that demands of him a relaxation from business, a throwing aside of the world's wisdom and polish, and makes him, like the red man that once hunted on these hills and fished in the streams that

course through our valleys, a simple child of nature. At such a time one finds health and happiness in the pure air, the granite hills, and the sparkling rills of New Hampshire.

As every year the numbers of those increase, who, having a short vacation from labor and the heat and dust of the city, seek rest and strength in the forests or upon the trout-streams and lakes of our state, I can think of no more practical subject of discussion than Camping Out.

The well-worn saying, "He is a good fellow, but he can't keep a hotel," may well be applied to many a lover of sport who has had no experience in camp life, and knows nothing of the joys or discomforts of life in the woods. Recollecting well my first night's experience, when after a tramp of ten miles I slept, or, rather, tried to sleep, beneath a shelving rock on the mountain side, while the hooting owl and barking fox aided the drumming partridge in a grand evening concert, I can well believe that knowing how to camp out is as necessary to the pleasure of a week in God's first temples as is the knowledge of hotel keeping to the comfort of the guests.

I will suppose, for the purposes of this talk, that you desire to go camping;—but before making preparations for your excursion, you should always settle three questions: First, the time you can spend in camp; second, the game or fish you seek; third, the place or locality you desire to make the base of operations. I have named these questions in the order I deem them important. Many an otherwise delightful week has been thrown away by attempting to crowd into it a trip that should have taken twice as long, and the boys returning say, "Yes, we had a good time, but had hardly got there when we had to come back." I believe it to be a good rule, that no place is available for a week's camping that cannot easily be reached in one day. Having settled the question of time, the kind of sport, whether with rod or gun or both, can easily be disposed of; and, having always in mind the available spots the time at your command will allow you to visit, you can soon decide where you will go.

Then select one of your number to act as steward, who, with a carefully prepared list of what you will need, will procure and have securely packed everything except blankets and wearing apparel you think necessary for your comfort. In this way you

avoid the trouble of carrying larger quantities of stores than are needed, and the vexation of finding yourselves in camp miles from home without some things that are absolutely indispensable to the pleasure of your stay. To attempt to enumerate the many things that are taken into camp by those who go out into the woods would occupy the attention of the League during the remainder of its session; but there are some things that are so essential that you will pardon me if I suggest them.

No camp is complete without conveniences for cooking such fish or game as you take. But few desirable camping-grounds are to be found where a heavy cooking-stove and furniture can form a part of your equipage. It follows, then, that in this particular, as in every other, the lightest, most convenient, and most easily transported substitute for the stove is the best for your purpose. Let me suggest one that I have found, all things considered, unexcelled. Any sheet-iron worker can make it for you in an hour, and you will have a camp stove that will last a lifetime. Take a piece of sheet iron, and form of it a cylinder twenty inches long and about fifteen inches in diameter. Put on one end a bottom, first taking out of one side at the same end a piece three inches long and an inch wide. Then for a top, either a coarse wire netting, or make a double cross of some strips of sheet iron with the ends bent so as to clasp over the sides, and your stove is complete. It is light, needs no funnel, can be set up in a moment, and heats quickly. The bottom prevents the fire from reaching the ground, the hole in the side gives excellent draft, and the cross or screen sufficient support for the spider or kettle. Some one will say that a stove of that shape takes up too much room in packing. Let me explain its advantages in that respect. Your stove is simply a large sheet-iron pail. Why not use it as such? Within it you can place your camp-kettle, tin plates, dippers and dishes, knives, forks, spoons, and lanterns,—in fact, all your cooking and dining equipage,—and know that it is securely packed. If you wish baked fish and game, brown bread and beans, don't try to cook them in this stove, but dig in the ground a hole fifteen or twenty inches deep, stoning up the sides like a well if you desire, and you have a splendid oven. To heat it, build in it and over it a rousing fire, and when the wood has burned to

coals, clear out the oven, leaving some hot ashes and coals on the bottom. For beans, your oven may be heated at night. Place the pot in the oven, push back the coals and ashes around it and over it, and, adding fresh fuel, you may enjoy your evening camp-fire, knowing that in the morning you can take from beneath its ashes a superbly cooked breakfast.

To cook fish: Having placed some grass on the ashes at the bottom of the oven to prevent the fish being scorched, lay them on the side, and, putting over them some more grass, fill up the oven as before. In three or four hours you will have a baked fish, with all its flavor and juice retained, better cooked than in the best range in the land.

For bread, a covered dish can be used, while game may be treated in many ways.

What luxuries you take into camp your own tastes will govern, but you should never forget the following reliable and substantial things: Plenty of salt pork, pilot bread or hard tack, coffee, Indian meal, salt, and pepper, and if your camp is easy of access, potatoes, beans, onions, canned meats, and flour should be added.

Your camp or tent should be on a dry, level spot, as near as practicable to a good spring or cold running water. You will need good water for cooking and toilet purposes, and it is sometimes the case that some members of the party will drink it!

Having your tent in position, if possible facing the south-east, carefully dig around it a good ditch. This will save you a repetition of my experience at one time, when I awoke in the midst of a heavy shower to find a fine stream of water running beneath the boughs that formed my bed, but not far enough beneath to prevent my getting uncomfortably wet. Throw the tent wide open as soon as the sun is well up in the morning, hanging out the blankets in the wind and shaking up the boughs that form your bed. I speak of your bed as one of boughs, because I believe that while other things can sometimes be secured to give a softer couch, nothing is always at your command that will serve you as well. Again: the object of your visit is to obtain health and strength as well as sport, and there is about a bed of boughs, rich in its flavor of the hemlock or spruce, together with the properties of the earth, strong medic-

inal qualities that I believe to be highly beneficial to those who for the remainder of the year are confined within doors in offices, stores, or manufacturing establishments.

Being well settled in camp, don't try to hunt or fish all the surrounding country the first day. Such a course will only serve to unfit you for the enjoyment of the remainder of your stay. It is a changed condition of things for you, and you can easily misjudge your strength, and the second day find yourself lame and sore and unable to join in the sport at all. Take things easy the first day or so, and then you will be more than repaid for the loss of the few hours at the first.

Some people seem to fancy that all that is necessary in the way of clothing in camp is a fancy yachting shirt, with its broad, loose collar and flowing sleeves, and the attendant pair of hip pants: but you should not fall into that error. I can think of nothing more poorly suited to your purpose. Your shirts should be made of the best flannel, with a narrow collar, and button close around the neck, with a close-fitting sleeve buttoning as tight as comfortable with three or four buttons at the wrist. You will then save the annoyance of catching your sleeve upon every twig and bush, or of losing a fine fish by the reel catching in the needless cloth that hangs about your wrist, while that greater trouble than all, the mosquito and black fly, will be unable to select your neck and arms to feast upon. For the remainder of your clothing, any strong, well made clothes will answer, being careful to select warm woollen under-flannels and stockings. While the shirt I have suggested will protect you partially from the mosquito and fly, your face and hands will still be exposed, and will need guarding; for this purpose, get at some druggist's a small vial of a mixture of oil of pennyroyal and sweet oil, of the proportion of two parts of sweet oil to one of pennyroyal, and when troubled by the insects apply it to the exposed parts. The singing and humming may still remain near, but the mosquito and fly will not harm you while the oil remains upon your hands and face.

I have, in the short time allotted me, spoken only of that camping out commonly known as "roughing it," for in this way of camping one gets nearer to that life his instincts demand when tired of city or in-door living. In such a camp, dress-

suits and kid gloves will not be needed or expected, and the pale society complexion will not be improved,—but in place of colorless cheeks will come the ruddy glow given only by outdoor life ; weak nerves and tired bodies will give place to strong, rustic health : and impaired digestion will flee from the appetite and vigor of your renewed manhood. Fatigued you may be at first by the exercise of the day, made hungry by the sport and pure air of the country, but on your return at night your hunger will be appeased by a meal that tastes nowhere else as in the woods ; and by the evening's camp-fire you will forget your fatigue, and with story and song pass away the evening till upon your couch you lie to be lulled to sleep by the murmuring pines. To those familiar with camp life this essay must in general be but a recital of what they have already learned by experience, and seem simple and perhaps uninteresting. I have tried to make it simple and practical, not for their benefit, but in the hope that it may aid some not yet masters of camping, knowing well that to aid and encourage them is but to add new pleasures to their short vacation, unfold to them in a most pleasing manner the great book of nature, and return them to business and its cares stronger and better men from a week's camping out.

Dr. William Jarvis, of Claremont, then read the following paper on

THE WOODCOCK.

In the list of birds pursued with dog and gun there is one that has a lasting claim upon the affections of the sportsman, both on account of its beauty, and the mystery that surrounds its ways ;—a bird of nightly wanderings and daily rest ; a bird with eyes so dark and deep that the glories of an autumnal sky and landscape are reflected in miniature from their depths ; a bird with the magic power to turn a sportsman from all other feathered game if once he hears the whistle of its wings or sees its form glide stealthily down the glade. Its plumage above is mottled with rufous, slate and black, while below, upon its shapely breast, there is a tinge of pink that fades towards the tail to a paler hue. Its legs are of moderate length and almost flesh-colored, while the feet have a brownish cast. Its bill is dark in

color and very long, and its eyes are set near the top of its head that it may the more safely push its earthy investigations without injury to its eyesight. Its weight is from five to eight ounces, the latter found more generally among the females. Such is the woodcock, a bird once known never to be forgotten. It has, too, a claim upon the epicure as well as sportsman, and from those days when the Pontine marshes furnished woodcock in such numbers that the Romans feasted off their tongues, until the present time, this bird has been regarded as one of the daintiest morsels ever tasted by mortal man.

Of woodcock we have but one variety inhabiting eastern North America, and breeding in various sections throughout the United States, called by ornithologists *Philohela minor*, to distinguish it in a learned and scientific manner from its cousin, the woodcock of Europe, a bird differing from ours in shape of wings, in being perhaps a third larger, and in general markings. However, it is not in my province to offer an elaborate or extended article upon this bird, but merely to bring forth a few notes concerning the tribe as I have found it in New England while wandering through our glens in the early season and in autumn months, "beating" the hillsides with dog and gun. And yet the woodcock is about the same sort of a bird wherever you find it, and woodcock shooting is much the same sport throughout the length and breadth of our land. Interspersed here and there can be found many a stream trickling from among the hills and winding through the lowlands of New England, upon whose banks of deep, rich loam woodcock love to feed, and amid whose alder-covered environs they nest and raise their broods.

Their arrival in the northern latitude varies with the season; but it is not long after the blue-birds and robins have returned, and the loam along the brooksides has been softened by the sunny days. Soon after mating,—for the male bird, unlike the ruffed grouse, is satisfied with a single love,—they build upon the ground their nest of leaves and twigs, not very wonderful however as specimens of bird architecture. And then the female lays her eggs, four or five in number, quite round in form, of a dull clay color covered with brownish spots, and in size corresponding to the pigeon's. The male bird assists in incubation, and if all goes well soon the little family of long-bills are wad-

dling about on their slender legs, the funniest little crowd one ever sees in all the woodland. They tumble about in their efforts at locomotion like a troupe of tyro acrobats, and their bills seem to be always in the way. However, they grow apace, and in about four weeks are able to fly, though they are by no means easy in their flight.

The parent birds are very solicitous for their little ones, and when mankind encroaches on their domain, endeavor by all the arts known to birdland to attract attention to themselves, in order to give these downy chicks a chance to hide beneath leaf and twig. They sometimes even convey their young bodily through the air to a place of safety. There is no other bird family of all our fields and forests so peculiar in their ways, none whose ways are so hard to study, consequently none so little understood; and the reason is very plain. The woodcock does not fly about during the day for either food or pleasure, scarcely ever taking wing unless disturbed, but keeps all the day long away from vulgar eyes, and when the sun has set and most good birds retire to rest, starts out for its feeding-grounds. And often in the gloaming of summer evenings have I seen them dart across my path like spirits, noiseless and swift in their journeys to favorite dells. They seem to know by intuition what loam contains the fattest, sweetest worms, what bog contains the choicest loam, and by their borings leave for us, otherwise unsophisticated in woodcock logic, indications of their feeding grounds. However, I must confess that they are not wholly birds of the night, neither are their deeds evil; that they do feed while the sun is shining, though not where it shines. I know of this, for I have caught them at their borings where a dank morass was clothed with pools margined with deep, rich loam, and the alders were so thick that the sunlight could not reach the earth beneath, where low upon the earth all was dark and still save the hum of insect life and the purling of a brook; and once, one hot August day, while creeping through a meadow cornfield in my efforts at stalking an upland plover which was standing alert, just outside, in a short cut patch of clover, I found a woodcock busy at his mid-day feast, probing the rich, moist soil beneath the shadows of the tall, thick corn. I watched him some time, until, either suspicious of my presence, or satiated

with his feast, he walked from my sight with bobbing head. It was his last feast, as I soon flushed and shot him. I have often wondered if they act the same by night as by day, and what could be their ways as they feed on stormy nights beneath the cover of overhanging tree-lined banks,—if they are as solemn then as when feeding in the day-time. But I have no doubt they pass many a night in revelry by the margin of some favorite pool, whose mirrored surface reflects the starlit zenith, the moon high above them for their chandelier, the wind anthems through the tree-tops for their music. If they do not often pass the night in high carnival, why are they such quiet birds by daylight? Why are they not found running about like the lordly grouse or the upland plover? It is only one of the many mysteries that surround a tribe whose complete history is not yet written. However, in my rambling lines I must not forget the love notes of the male bird, for to do that would be to do him rank injustice. It is a sweeter song by far than that of many a famous songster, and I have no doubt sounds as sweet to his lady bird down in the ferns beneath as did ever song of troubadour to his lady love in “ye olden times.” It is during the twilight that the woodcock utters his love notes. He gives a prelude to his song upon the ground, then circles up in flight through the tree-tops till lost to sight. You hear his murmuring high in air, and in his downward flight you catch the full melody of his love song as he approaches the place he started from, near which, without doubt, his female is awaiting him. This song of the woodcock may be new to many, but it is one once listened to you will not soon forget. Woodcocks are a riddle to the sportsman who knows them best, while to those without the pale of field sports they are known only as the name is seen upon some bill of fare, or as they are brought upon the table served with the highest culinary skill. To the rustic lad and farmer, upon whose land amid the swamps and glades they breed, they are unseen, unknown, or, if seen, known only as mud hens, or by some other low-born title; and should you inquire for woodcock, you would most likely be directed to the old trees in the orchard or upon the hillside, but not often, I’ll warrant, to the alder-covered lowlands; for the farmer is not so familiar with these bird tenants of his freehold as with the ruffed grouse, and sev-

eral others of the feathered race. There was formerly much mystery in regard to the disappearance of woodcocks during August and early September, and various have been the ideas advanced; but to go into all these theories would take too long. That they do, to a certain extent, vanish, or at all events are not to be found in any great numbers in their breeding-places, is well known; yet there is no black art in all this. A few remain in their old haunts, some go to the cornfields, others to the hills; in short, they simply scatter. It is the time of breaking off their family ties, for it is their moulting period, and being not pleasant to look upon, or plump of body, or smooth and glossy of feather, they have a lady's pride, and so withdraw to some private, sylvan boudoir, there to nurse their strength till nature shall have worked her course, and they may once more present themselves in all their gorgeous beauty—the sportsman's pride and glory. Summer woodcock shooting ought to be abolished, for the welfare of the tribe: not that they are any easier to bag then than later on, at least I have never found them so, but that they are not in so good form for either gun or table. And, furthermore, it is disastrous to the ruffed grouse, for, as the law stands in New Hampshire, many a fledgling grouse helps to fill the bag during August days when "shooting woodcock," by men who never shoot them later, and have no dogs suitable for the sport, is an excuse for being in the covers with dog and gun. The law for both birds should be the same; then, my word for it, there would be better shooting among our hills. It is during the cool, moonlight nights of September—that golden month of the harvest moon—that woodcocks leave their hermit life and visit the southern hillsides, sunny glades, and tinted brakes, there to linger till the colder frosts shall warn them to be on their journey ere the winter snows fly among the naked trees and cover the brown ferns and meadows. How the whistle of a flushed woodcock on an autumn morning stirs one's blood! What a thrill it sends dancing along one's nerves! No other in all the list can excel it,—not even the ruffed grouse of our woodlands as he cleaves the low-grown tree-tops, nor the grouse of the Western plains as he rushes from the stubble, nor the quail as he whirs from the sedge and cornfield, nor yet the snipe as he twists away upon the wind. I have shot them all in season,

so write from my own experience. The woodcock, too, is unlike them in the manner of its flight. When flushed they are up and away, you may be right sure of that ; but the woodcock, with all its vagaries, is almost as likely to come into one's face as to go elsewhere ;—yet it is no dullard, but as great a rascal as ever flushed before the gun. In fact, you can place no dependence whatever upon its flight, and that very uncertainty is, perhaps, one of the magic links that bind us to its pursuit. It will often pitch headlong, at the report of the gun, down into a bunch of brakes or tuft of grass, even if caught on the open hillside, thereby giving to the uninitiated the idea that it is killed or badly wounded. It often, too, rises straight from before you as though impelled by some hidden spring, then taking in its flight a ride over the alder tops, pitches just behind, not two rods from where you flushed it. Or, if you have no dog to catch the scent, it may wait till you have passed it by, then, when your back is turned, steal away like a thief, without even a note of warning. It is truly wonderful how the woodcock directs its flight ; for no matter how thick the trees and branches to mar your aim, it skilfully avoids them in its flight, and leaves you wondering how in the name of flesh and blood it ever escaped their network.

Though September brings back woodcocks from their moult, yet it is when October's scenes are full upon us, and their beauty reigns not elsewhere as it does here in New Hampshire, by the dashing streams, among the woodlands, and along the furrowed hillsides, that the finest woodcock shooting is enjoyed throughout New England. And what, pray you, can excel an October day, when the morning is clear and fresh, and the frost of the night before, harbinger of the woodcock's flight, whitens the fence-tops and fallen trees, and hangs sparkling and dripping from the lichen-covered tree trunks, from every leaf and twig, and the rank herbage is a mass of fretted silver? Or what, when the mid-day sun casts over land and water that misty veil so peculiar to autumnal months, giving to the pine and hemlock a softer hue than at any other season, and to the swamp maple and the oak a deeper tinge, especially when in contact with the golden orange of the birch and beech? Or what can surpass the setter's work—the eager, swift, yet cautious pace, the quick turn on scent of game, the poise so staunch and true as the odor

comes in warm gusts to the sensitive nostrils? Or what, again, the active roading of the cocker spaniel and his merry yelp when the bird is flushed? Truly, these are glorious days, golden links between heated summer and cold winter, and never to be forgotten scenes.

Of all who love these days the woodcocks seem to love them most, and are not loth to take advantage of them amid our sunny glades and hillsides as they wing their way to Southern grounds. In their autumn flights some choose the slopes covered with brakes and sapling pines, some the knolls covered with birches, others the alder patch and willow-covered interval. I have found them on the highest, driest hills, and in the lowest covers, under hemlocks, near large woods, amid the rocks on a river's bank, and among the briers in the open pasture. Verily, the woodcock is a bird of strange caprice, and I well remember their antics. I caught one one autumn day, some thirteen years ago, when, with a friend, I was beating a high hill-top for ruffed grouse. Our setter came to a point toward a clump of pines, and we expected to hear the rush of the startled grouse, but not a word. We peered beneath the trees, and there, upon the carpet of pine needles, saw a woodcock strutting about like a turkey cock in miniature, with tail erect, spread like a fan, and drooping wings. He would nod his head in time to the movement of his feet, as though listening to music we could not hear. It was a scene droll, at the same time picturesque,—the tall, green pines above their carpeting of red brown needles, a red dog standing like a statue, with outstretched neck and glaring eye, a small, long-billed, dark-eyed, mottled bird marching back and forth with all the pomp of a grenadier, and two sportsmen on their horses as silent spectators.

Woodcock in their migrations south are sure to give the best of sport, for though one shoot a favorite cover clean, two or three frosty nights will bring others to inhabit it again. But when the cold blasts of November whistle through the leafless trees, and the cold nights freeze the loam too hard for a woodcock's bill, then they bid adieu to our Northern ken, and are off for a warmer clime, leaving the ruffed grouse the only game bird of our woodlands.

John Foster, Esq., of Manchester, who has met with almost phenomenal success in coon-hunting, was next introduced, and read the following paper on

COONS AND COON-HUNTING.

The naturalist has given the coon but little attention. Usually he has been accorded a classification, a half page of imperfect description, and oblivion as to his real merits. The hunter has not generally adopted the coon as his favorite game, and he is less hunted than most of our game animals. His habits all have a tendency to conceal him from the sight and knowledge of men, and it is not an unusual thing to find in a good coon country those who, though living among them for years, have never seen one, and whose ideas of their habits are vague and indistinct: nevertheless, those who do choose to hunt them become the most enthusiastic of sportsmen, and place the pleasures of the coon hunt foremost of all. To all who are interested in animal life, either as scientists, sportsmen, or lovers of nature, we extend the assurance that a visit to the haunts of the coon, an interview with him in his own forest domain, an examination of his habits, his food, and the ways and means of his capture, will prove a very pleasant adventure. An animal of marked and peculiar habits, a good liver, choosing a wholesome diet, possessed of the cunning of the fox, most affectionate to her little family, defending them at times with great bravery, and a shrewdness which amounts to strategy: such is the coon in its native condition.

The raccoon, *Procyon* of the scientist, but in familiar phrase the coon, is positively an American. His family is represented on both the American continents, and in no other lands. Our own North American coon is found from Canada to the Florida Keys, and westward to the Pacific coast. In different sections he undoubtedly has different habits: in the cold Northern states he reaches a greater development, and is a far more gamy animal than in the South. His average weight in our state when his full growth is attained is a little less than twenty pounds. The females do not often weigh over seventeen or eighteen pounds, and the males seldom over twenty-two or twenty-three. We rarely catch one as heavy as twenty-five pounds. The

largest one we ever caught tipped thirty pounds. We have heard of coons being captured weighing as high as forty pounds, and we consider the parties who have given us this information in most cases reliable. We seldom catch the heaviest coons, for the reason that when they have reached their greatest weight they range but very little, and therefore the chances of the dog's striking their track are greatly lessened. Their flesh is by some prized very highly: it is wholesome, and if properly cooked is certainly very fine food.

One decided peculiarity of the coon is the coldness of his scent, as hunters term it; that is, the small amount of animal scent which he leaves in his track, thus rendering it extremely difficult for dogs to follow him. This characteristic is stronger at some times than at others. Through the summer months, when the young are under the mother's care and are unable to defend themselves, this lack of scent is most apparent, and through the month of September and the early weeks of October it is a good dog that can successfully follow their blind and puzzling track. Later the scent becomes stronger, and in the months of November and December it is comparatively an easy matter for the dog to follow them, though then the track is cold compared with that of other animals.

We think the coon prefers to live in the vicinity of civilization, rather than in a wholly wild country. In sparsely settled districts, in the large tracts of forests which we still have left, the coon makes his home. His domicile may be a secure and cosy cave in some ledge on the hillside, but perhaps it is more likely to be in a hollow tree; and here, when the storms of winter come, the whole family go, to sleep the long sleep of winter; to sleep, free from the cares and dangers of their little world; to sleep, forgetful of invading foes, the battle with the dog, or the stern race for life. The warm thaws of February awaken them, and, in obedience to their mating instincts, they travel long distances on the snow, and it is claimed by some that they then perish in great numbers if the weather becomes suddenly and severely cold. This may be the most probable theory of accounting for their great scarcity in some years.

In general the coon has many means of self-defence and self-protection. He is sly in his travels, even in the night; never

emits a noise of any kind that may disclose his whereabouts: his extremely puzzling track protects him at all times from random, untrained dogs: seldom visible in the daytime, he is safe from all day hunters, and, though formed more for strength than speed, by adopting many a cunning ruse he can run far before the fastest hound. He will jump from a tree into the very midst of hunters and dogs, and lead them all a long and wearisome chase, and sometimes escape them entirely. The dog can undoubtedly run much faster than the coon in a fair race, but he is greatly retarded by being obliged to unravel, as he goes, the cold, almost scentless track, and thereby the latter has a great advantage.

The young coons appear about the middle of April, from four to six in a family, and long afterwards they are under the control and faithful guardianship of the mother. In the hunting season she is with them, and under her guidance they are oftentimes saved when the hounds are on their track. She carefully guards them in their tender, helpless age, developing in them the instincts by which they are to live and protect themselves. Unless disturbed and broken up by an enemy, the little family continues together for a long time. Through the summer, autumn, and winter, they occupy the same home, and by some it is claimed that they breed but once in two years, and that the flock is not separated until the young are fully grown, which is at about two years of age. If this is so, and there are reasons for thinking it may be, then the coon is without doubt the most faithful parent animal we have, for we know of no other which cares for and retains the society of its young so long. Unlike the female, the male coon is an unsocial, unfatherly, ascetic old fellow: solitude and silence best suit him; he ranges far and alone. To tree two old males together, or one with a female or young ones, is a thing of the most rare occurrence.

Their food in the spring and summer consists of frogs, fish, and nearly all kinds of animal life that exists in and around our streams; and in meadows, bogs, and marshes, their tracks are often seen. Here they will dig for grubs, lizards, frogs, and snails. They are fond of berries in their season, and in September their track is often started in a blueberry or blackberry patch. Black cherries they are exceedingly fond of, and they

will go far to get a meal of this favorite food. The corn-field they sometimes visit early in the season, when the young corn is sweet and tender. This they are fond of, and when once the field has been discovered, it is sure to receive repeated visits, until the farmer discovers "signs of coons in the corn," and then there is great preparation among the boys for a coon hunt. The neighbors are invited to the soiree; the family dog, whose recommendation is that "He's great on woodchucks," is drafted into service, and under the brilliant harvest moon the hunt begins, with the corn-field as an objective point. If the dog succeeds in surprising the flock he may secure a trophy, but most probably the result will be a general stampede for the woods, with the pursuers in the rear, the hunters urging on the dog, which is, through no fault of his own, as incompetent to follow that track as his master. And so the hunt winds up with a shadow of disappointment, but still it has afforded an hour's recreation for the overworked farm boys: and, gentlemen, as true sportsmen, we should ever extend our sympathy and encouragement toward the sports of the boys of the farm. Their hunting days are few, their business hours are from sun to sun. They are toilers, and are to be the bone and sinew, perchance the brain, of the future. To them is given little chance to train the eye and nerve to the glass ball or the flushed bird; their old-styled guns cannot compete with your improved breech-loaders; their dog must be watch dog, farm dog, and hunter, all in one. You invade their hunting-grounds, and as they toil they hear the crack of your gun, and know that the fine covey which they have watched and doted on for weeks is being exterminated by skilled hunters and unerring dogs; and if, as the only way to compete with you, they gather their game a little early in the season, or here and there set a few snares in the woods upon their own land, in rendering judgment or criticism, let us remember that it is but human for them to enjoy their own sport in their own way; that we shoot twenty birds where they snare one; that we have never been favored with a revelation disclosing which is the proper method of slaughter; and therefore in construing the law we should be liberal, and in applying it we should be charitable.

The food of the coon during the best part of the hunting sea-

son is the mast of our various nut-bearing trees,—chestnuts, beechnuts, and acorns of the different kinds of oak. Sweet apples are eaten when they can be found. They have the fondness of the bear for everything sweet, and when captured young are easily tamed by feeding them on sweetmeats. They eat insects of various kinds,—have been known to eat grasshoppers,—but whether from necessity, or choice, we cannot say ; but the food relied on for the purpose of preparing for winter is certainly beechnuts, chestnuts, and acorns, the two former kinds being preferred. In years when nuts are scarce, the coons are never found to be as fat, and in the winter following such a season, they are often found, even on the coldest days, searching through the snow for food, sometimes going even so far as to enter the barns and out-buildings of the farmer. They are then piteous looking animals indeed, and one would hardly have the heart to destroy them. They are very fond of water, and on starting out in the evening they immediately go first for drink. In a dry season they often travel far to find it. One learned writer says that they always dip their food in water before eating it ; but, though knowing them to be strong teetotalers, we do not believe they go to that extreme.

If we are to hunt the coon in early September, we shall expect to find him in the lowlands, along brooks, and about ponds, meadows, and marshes. Black cherry-trees in bearing are sure to attract him, even if he makes a long journey to find them. Later, after the early frosts, we should traverse the highland forest, where nut-trees are in bearing, preferring a growth with beech or chestnut, or both intermingled, but still remembering that among the oak growth they are often started. And it is well in going from one point to another to follow in the line of brooks and water-courses as much as possible, for these are the chosen highways of the coon.

In our judgment, corn-field hunting is the poorest kind of coon hunting ; they seldom pay much attention to the corn-field except very early, and then many are too young, and all are too poor in fur and flesh, to kill.

The hunter, when he starts with his friends for a night's sport, should know where the game lives, where the streams are, what food is in season, and where it is to be found. He should

move first in reference to the home of the coon, next in reference to the nearest stream or other watering-place, and then he should thoroughly hunt over the ground on which he is most apt to feed. Of course, a strict adherence to any rule in hunting is not to be expected; but our object is to suggest the conclusion that success is in a great measure due to the hunter and his methods of procedure.

The subject of dogs is an exhaustless one. A volume might be written on coon dogs alone. Every hunter, at some time or other, has his ideal dog,—perhaps at the present only a tradition, but once an actual being, the pride of his master and the terror of the coon. The hunter never wearies of recounting incidents of the past; and as the old soldier of the “Deserted Village”

“Shouldered his crutch and showed how fields were won,”

so have we been entertained on many a tramp by some veteran of the woods with graphic descriptions of the exploits of the “old dog.” How many times have we heard, when on a hunt and our own dogs were working well, the expression, “O if I only had the old dog!” How the love of the master for the “old dog” lingers! There is true affection between the hunter and his dumb companion. He may be poor, destitute, almost hungry, but you cannot buy his dog. Through the few years of the faithful creature’s life they live and hunt together, and then the new dog comes, but he is not the “old one;” there can never be another “old dog.” His memory is ever kept green. Stories of his prowess are ever at hand ready to eclipse the achievements of any living dog that comes up for praise. And as each hunting season returns, and again we gather for the chase, while waiting for a bark stories are in order. The veteran hunter leads, and in imagination the “old dog” hunts again.

“Though his kennel stands empty, yet back from the hill
The voice of the hound in the morn echoes still.”

When old Polonius in the play asks Hamlet what he reads, Hamlet answers, “Words, words, words.” And when we answer the question, What insures success in hunting coons? we

should, in the same spirit, answer emphatically, Dogs,—not this breed or that in particular, but dogs,—those which can do the work; for pedigree is no essential part of a coon dog. He may be, as Edgar in *King Lear* says,—

“ Mastiff, greyhound, mongrel grim,
Hound or spaniel, brach or lym;”

but if he is the successful dog, his value is assured. Of all dumb animals we place the dog first,—perhaps not the most useful, though. Baron Cuvier, one of the world’s greatest naturalists, says of him, “ It is the most singular, the most complete, and the most useful conquest that man has made.”

By his intelligence, his adoption of reasoning methods, his great courage, his wonderful gift of the powers of scent, and his affectionate devotion to his master, has the dog deserved that praise which the song and story of every age and tongue have bestowed upon him.

The good coon dog must have nearly all of the best qualities of the dog family. He must have intelligence, courage, patience, endurance, and, above all, the strongest powers of scenting four-footed game. Rarely are all these elements developed in the same dog. Hence good coon dogs are rare; but when these characteristics do appear, then, with proper training, one can have a first-class dog.

Although a good coon dog may be found in nearly every breed and grade of the canine race, still in certain breeds there are conditions which lead us to have a preference: and, for ourselves, we certainly look first among the best blooded hounds, and if we find one fulfilling the essential conditions, he is surely the dog we want, for if not already trained, he can, with proper care, be taught to forsake all other game, and his strong hunting instincts be trained to bear upon no other living animal. He becomes most devoted to his master, is cool, patient, and enduring, and when in the hunt he has no other purpose but to press on to the end of the track. Usually a great ranger, he saves you much travel by finding his own tracks. He is kind and affectionate with his friends, but when aroused by an enemy is brave and tenacious; but over and above all these, he is the very personification of scent, and is, therefore, other things

being equal, the best track dog in the world. A common type of coon dog is a cross of the hound with other breeds. We have known the spaniel, shepherd, mastiff, bull, and mongrel, each crossed with hound, to produce good coon dogs. The cross hound and spaniel is a dog of good scent, but is a very nervous and not a hardy dog. The hound and shepherd are well spoken of by those who have used them. They have intelligence, good scent, are good rangers, and are very hardy. The hound and bull is a combination of scent and courage, which often makes a very successful dog. He is generally, as it is termed, a good sticker.

The hound and mastiff produce a dog that is quite sure to be a coon dog if trained. He will not have the best of scent unless it is taken strongly from the hound. He will be a still runner, and an intelligent, brave, and faithful hunter. The cross with the mongrel or the mongrel himself is, of course, an experiment. As a rule, it does not pay to train one; but still there are decided exceptions, and a common, homely, friendless cur, picked up in the streets, has been known to make a most successful and valuable coon dog.

A number of years ago we hunted a few nights with a common black and tan terrier, a little larger than the ordinary size. He had received little or no training, and had taken naturally to coons. His scenting powers were remarkable, and we remember him as one of the best still-running dogs we ever saw.

Hence we reach the same conclusion which we premised in beginning our remarks on dogs: The coon dog comes from the canine race at large, and is confined to no particular breed. Some coon dogs run still, that is, do not bark on the track, barking only when the game or the tree is reached. There are advantages in this class: the coon, having no notice that he is pursued, has not the chance to lead off to avoid the danger, or to choose ledges, bad trees, or water, as is often the case before a barking dog. But our own theory has been, that the still-running dogs are, as a rule, the weaker scented class, and hence not to be compared in value to the stronger scented, track-barking dog. To this rule, if it be one, there are some strong exceptions, for we have known the best blooded and best scented hounds, naturally track-barking dogs, to have adopted, seem-

ingly as the result of a reasoning process, the habit of still running. No matter how hot or how cold the trail when he finds it, not a bark escapes his throat; but with nose to the ground, the still-running dog glides like a shadow through the dark forest. As he draws on to his game his muscles grow tense, and he steals like a cat on his prey; then with a rush and a roar he is upon it. The great caution of animals succumbs to fear: the mother coon and her family are stampeded in an instant, and forced to seek the nearest tree, be it large or small. In this way a whole flock is sometimes secured;—but, notwithstanding, we prefer the music of the barking dog. He is a more entertaining animal, generally has better scent, and, as a rule, is more successful in the end.

The retreat of an old coon before a barking dog is sometimes a finely executed affair. It is planned deliberately and well, and is conducted so as to puzzle and throw off the dog, if possible, over ledges, along stone walls and rail fences. Now a tree is climbed, and from the extremity of a long limb he jumps to the ground again. He wades the brooks, takes to the swamps, then back to the hills, and runs round and round some dry knoll, repeating his tactics over and over again; and it is on such a track as this that the best test of the dog is made. Here is where the cross-breeds give up in despair, while the grand old hound perseveres and secures the prize.

When we start on a coon hunt we should equip ourselves with an axe, a pair of climbers, a 38-calibre revolver, a cord of one hundred feet in length, a compass, and a pair of pinchers to pull hedgehog quills with,—for the best trained dogs will sometimes get quilled, and they must at once be extracted or the dog is ruined.

It would be well if every person in the party took a lantern, as in a dark night you cannot have too much light. If you have a good climber in the party a gun is not actually needed, as your climber can climb the tree and with the revolver shoot out the game. If while in the tree he wishes for a lantern or to reload his revolver, he communicates with those below by means of the long cord. Never permit the dog to fight the coon till he kills him, for nothing wears a dog out more than this; but be ready with crotched sticks (good strong ones) with which to

hold the coon down as soon as possible after he strikes the ground; then let the dog have a grip or two, and taking him off, finish the coon as quickly as possible. Another thing: never leave a coon in a tree after your dog has succeeded in getting him up, if it is possible to get him. Stay at the tree till morning, exhaust every device before you give him up, for nothing encourages a dog more than to know that you are willing to work as hard as he does to get the game. Be true to him; get his game for him, and he will be all the more true to you. He will work harder on the track, and stay at the tree all night if you do not come before.

Gentlemen, I have exhausted my time and your patience, though not my subject; and in conclusion permit me to say, though hunters like other men grow old, and in time a new generation appears in the field, long may it be ere the mantle of the prince of coon hunters shall fall from your president. Long may his afternoon sun shine bright as the sun of the morning.

Mr. Charles M. Stark, of Dunbarton, one of the best shots in New England, prepared the following interesting essay, which was read by Arthur E. Clarke, on

GUNS AND THEIR ATTACHMENTS.

Mr. President and Gentlemen of the New Hampshire Fish and Game League: You compliment me by asking for an account of my experience with shot-guns. Regretting that I cannot be present at your meeting, I will try to tell briefly the result of my experiments, under five heads, namely, The Late Improvements, Various Metals used for Barrels, Choke-boring, Prices, and Experiments with Ammunition.

One of the earliest breech-loading shot-guns, according to Greener, bears the date 1537, but as it is the modern gun and its improvements that mainly interest the sportsmen of the present day, this article will relate to the latter only.

When breech-loaders were first generally used in this country, there were various ways of bolting the gun when ready for use, one of the most common being the double, under-lever grip. This was a very strong action, but rather awkward, and,

with the others, has gradually been superseded by the top lever-snap action, the latter having been generally adopted by most gun manufacturers. Much has been said of the necessity of a number of bolts to hold the barrels securely to the false breech, but most of the guns now made, if fairly fitted, will stand any ordinary work with a single bolt. If, however, a gun is to be subjected to hard usage and heavy charges, a well-fitted treble bolt will undoubtedly last much longer. The gun I now use has Scott's treble lever-grip. It has been fired over 6,000 times, and is yet as firm and closely fitted as at first.

The introduction of low hammers (the hammers when cocked lying entirely below the line of sight), although it may not be practically an advantage, adds very much to the general appearance of a gun. But the greatest improvement yet devised is the hammerless, and it is surely working its way into general favor, and very few who have given one a fair trial would care to return to the old style. Safety is one of the strongest points in favor of this gun. Nearly all the accidents we hear of are occasioned by hammers accidentally catching. Of course this can never happen with the hammerless, and when the safety bolt is in place it is nearly as safe as though it were not loaded. It is well to remember, however, that a loaded gun is a dangerous weapon, and if it were handled with moderate caution, fewer accidents would be recorded.

The metals commonly used for barrels are twist, Damascus, laminated steel, and Whitworth compressed fluid steel. I have owned guns made of each of these metals, excepting the Whitworth, and give decided preference to laminated steel. It is much harder, more tenacious, and retains the choke better than the others. (I have had two Damascus guns, one costing \$100, the other \$275, bulge near the muzzle.) It is also much easier to keep the interior of the barrels bright, and free from rust spots. This I have tested, by owning two guns at the same time, both of high grade, one with Damascus and the other with laminated barrels. The same grade of powder was used, and the same care in cleaning. The Damascus would spot, while the laminated remained perfectly clear and bright. The Whitworth fluid steel is the most expensive metal, I believe, used for this purpose, and consequently is rarely seen in barrels made

for the trade. An objection to this metal is its resemblance to plain decarbonized steel, such as the cheapest single breech-loaders are made of. Therefore, unless you deal with responsible parties, and choose to pay a high price, you are not sure of getting the genuine article. I recently examined a Purdey breech-loader of this material. The gun was a light twelve-gauge, with plain but perfect finish and fitting. The price was \$550, and I understood that no cheaper grade was made by this firm.

The method of boring barrels has greatly improved during the last few years. Now and then a sportsman is found who still thinks that choke-boring does not improve the shooter's score. Nevertheless, very few guns are now made (unless to order) with cylinder barrels. Of course for some kinds of shooting a full choke-bore is not suitable,—for instance, in thick cover, where most of the shots are at short range, and where, if you hit your bird at all, you will probably completely riddle it,—but for trap and open shooting, nearly all want a close-shooting gun. As the usual manner of choke-boring is pretty well known, it is unnecessary to go into details; but there is one method, new, I think, to the shooters of this state: it is called the rifle choke, and is intended for large-sized shot. The barrels are grooved something like a rifle, only the grooves run perfectly straight from breech to muzzle, instead of spirally, as in the ordinary rifle. This kind of boring is only seen at present in some of the Pieper guns, and they are said to shoot remarkably close, with heavy shot at long range. If this is so, they are just what some of our New Hampshire fox-hunters want. I hope to try one soon, and will report the result.

Considerable reduction has been made in the prices of breech-loaders, the lower grades particularly. At the present time an English or German gun can be bought for \$40 or \$50, including such modern improvements as low hammers, patent fore-end, top snap, extension rib, double bolt, pistol-grip, rebounding locks, and choke-bore barrels. Such a one a few years ago cost \$100 or over. From what I have seen, the imported guns of the above prices do not wear as well as those of American manufacture costing the same, although they are usually the better looking. Put one of each of the \$50 grade through a course

of hard usage, and the foreigner will grow shaky in the joints much sooner than the native.

With regard to powder, shot, and shells, every shooter must experiment for himself to a certain extent, to ascertain the requirements of his own gun. My way of testing a new gun is by shooting say fifty trial shots at targets, loading with different amounts and brands of powder and various sizes of shot, to find the best load for that particular gun. Of gun-powders, I have tried the following brands of different grades: Curtis & Harvey's, Hazard's, Dupont's, American, Laflin & Rand's, Oriental, and American Wood. The only shot have been Tatham's and Leroy's soft and chilled. Of the various cartridges, the paper ones of the Union Metallic Cartridge Co. gave the best results. I have tested in this way three eight-bores, from 12½ to 13½ lbs. weight, five ten-bores, from 9½ to 10 lbs., and three twelve-bores, from 8¼ to 8¾ lbs. After giving each of the above powders a fair trial, I have finally chosen Oriental Falcon No. 2, and use it almost entirely. This powder gave the best average patterns in all the guns, with all sizes of shot, from 8's to BBB's, at distances from 40 to 58 yards, and the penetration was equal to any. I also tried the Ely wire and the thread-wound cartridges, but did not find them reliable. The thread-wound made good patterns as far as 125 yards, but in the guns used no two would go in the same place. In loading for clay pigeon-shooting, I use the following charge in paper cartridges: For a ten-gauge, 9 lb. 10 oz. gun, 4½ drms.; Oriental Falcon, with a U. M. C. card No. 10 and two Ely No. 9 pink-edge wads, 1¼ oz.; Tatham's standard chilled No. 8 shot, with a black-edge Ely No. 9 wad. The above measured, in Dixon's standard measures, Nos. 1,105 and 1,106. When you target a new gun, if, after a reasonable number of shots, it makes good average pattern and penetration and shoots well to the centre, be satisfied, and do not think to improve it by re-boring.

One point more: In my experience, large shot do not always give the best results, for, as Bogardus remarks, "No shot is big enough to kill a bird without hitting it."

A committee, consisting of Hon. Herbert F. Norris of Manchester, Hon. V. C. Gilman of Nashua, and Hon. John M. Hill

of Concord, was appointed to inspect the fishways of the Merrimack river.

Dr. Edward Spalding of Nashua, Luther Hayes, Esq., of Milton, and E. B. Hodge, Esq., of Plymouth, made interesting remarks on pertinent topics. The latter stated that during the months of December, January, February, and March, over two hundred deer, one moose, and one caribou had been killed. A large number of deer are killed in the lumbering camps.

At the conclusion of the discussion, Joseph Kidder, Esq., presented the following resolution, which was unanimously adopted :

Resolved, That the thanks of the Fish and Game League of New Hampshire are earnestly due, and are hereby most cordially tendered, to Hon. Charles F. Stone, for the able, excellent, and pertinent address delivered this day before our organization, replete with historic facts and timely suggestions with reference to the development of our material, social, and moral interests. We cordially commend the address to the careful consideration of all who earnestly desire the growth and development of the Granite State.

Resolved, That the League is under many obligations to Hon. Herbert F. Norris for his interesting essay on Camping Out; to Dr. William Jarvis for a valuable paper on Woodcock; to John Foster, for a dissertation on Coons and Coon-Hunting; and to Charles M. Stark for his description of Guns and their Attachments. For these several contributions to the literature of the League and the state, we would express many thanks.

Resolved, That the fish commissioners be requested to append these several papers to their report to the legislature, to the end that they may publish the same, and distribute to the people of the state.

The meeting was then adjourned.

FISH AND GAME LEAGUE OF CHESHIRE COUNTY,

ORGANIZED 1882.

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Horatio Kimball,	Keene.
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REPORT
OF THE
STATE LIBRARIAN

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FOR THE
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REPORT.

OFFICE OF THE STATE LIBRARIAN,
CONCORD, March 1, 1884.

*To the Honorable Senate and House of Representatives, State of
New Hampshire :*

I hereby lay before you a statement of the business transactions of this department during the year ending at date, as by law required.

There have been, during the year, no sales of N. H. Geological Reports under the law of 1878. The distribution of the fifty sets of this work, under the resolution of the last session of the legislature, may have had an effect to prevent sales, yet there seems to be a very limited cash demand for it. It is sought mostly by professors and literary institutions as a donation from the state.

Sales from surplus stock during the year amount to \$61.08. Of this amount I have paid for books reported among the "purchases," and for postage and other incidentals, \$57.38, leaving a balance, passed to new account, of \$3.70.

I am sorry to have to report the loss of several books, mostly historical,—most of which, however, have been resupplied by exchange. I have changed the location of state and town histories, to bring them more directly in my view from the desk.

For a correct showing of library expenditures during the regular fiscal year, let me refer you to the treasurer's report, as the library year varies three months from the fiscal year.

REGULAR EXCHANGE RECEIPTS.

ALABAMA.

	Vols.
Court Reports, vols. 68, 69,	2
Acts of Alabama, 1882-'83,	1
Code of Alabama, 1876,	1

ARIZONA.

Laws of Arizona Territory, with Memorial and Resolutions, 1883 (pamphlet),	1
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ARKANSAS.

Court Reports, vols. 37, 38, 39,	3
Acts of the General Assembly, 1883 (unbound),	1
School Reports, 1881-'82,	1
Secretary of State's Report, 1882,	1
Minor Reports and Documents, 1882 (pamphlets),	9
Digest of Laws, 1846, 1858, 1874,	3

CALIFORNIA.

Court Reports, vols. 59, 60, 61,	3
Statutes and Amendments to the Codes, 1883,	1
Third Annual Report of the State Mineralogist on Mining (pamphlet),	1

CONNECTICUT.

Court Reports, vol. 49,	1
Special and Public Acts, 1883, 2 copies each (pamph.),	4
Railroad Commissioners' Report, 1882, 1883,	2
House and Senate Journals, 1883,	2
Legislative Documents, 1883, vols. 1, 2,	2
Report of Board of Agriculture and Experiment Station,	1
Bank Report, 1883,	1
Index to General Statutes and Public Acts, 1875-82,	1
State Register and Manual, 1884,	1

CANADA.

Supreme Court reports, vol. 6,	1
Ontario Court Reports, vol. 1,	1
Statutes of Canada, 46 Victoria, 1883,	1
Statutes of Quebec, 46 Victoria, 1883,	1
Statutes of Ontario, 46 Victoria, 1883,	1
Census of Canada, 1880-'81, vol. 3,	1
Sessional Papers, vol. 16, parts 1-12,	12
Sessional Papers, Pocket Map to parts 7 and 8,	1
Sessional Papers, vol. 16, documents 1-75,	1
Journals to House of Commons, vol. 17, 1883,	1
Journals of the Senate, vol. 17, 1883,	1
Journals of the Legislative Assembly of Quebec, vol. 17, 1883,	1
Dr. Ryerson's "Story of my Life,"	1
Dominion Annual Register for 1882,	1
Canadian Parliamentary Companion,	1
Biography of Sir Charles Tupper (unbound),	1
Manuel D'Horticulture (unbound),	1
Historie Du Canada, Tomes 1-3 et Index Analytique (unbound),	1
Geological and Natural History Survey of Canada, Report of Progress, with Maps, 1880-'81-'82 (unbound),	2
Insects Injurious to Fruits, Saunders,	1
Railroad Commissioners' Report, 1881-'82, with maps (pamph.),	1

DELAWARE.

Court Reports, Chancery, vol. 3,	1
Laws of Delaware, 1883 (unbound),	1

DAKOTA TERRITORY.

Laws of 1883,	1
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FLORIDA.

Court Reports, vol. 18,	1
Acts and Resolves of Florida, 1881-'82 (unbound),	1
Senate and Assembly Journals, 1883 (unbound),	2

IDAHO.

Laws of 1882-'83 (pamphlet),	1
House and Council Journals (unbound),	2

ILLINOIS.

Court Reports, vols. 104, 105,	2
Laws of Illinois, 1883,	1
Vol. 7 Ill. Geological Report.	1
Legislative Reports, vols. 1-3, 1883,	3
Journals of House and Senate, 1883,	2

INDIANA.

Court Reports, vols. 80, 81, 82, 83, 84, 85, 86, 87,	8
Fourth Annual Report, Bureau of Statistics, 1882,	8

IOWA.

Court Reports, vol. 58,	1
Report of the State Librarian, 1883,	1
Historical and Comparative Census, 1836-1880,	1

KANSAS.

Court Reports, vol. 29,	1
Session Laws of Kansas, 1883,	1

MAINE.

Court Reports, vol. 74,	1
Acts and Resolves, 1880, 1883,	2
Legislative Documents, vols. 1, 2,	2
Agricultural Reports, 1882, 1883,	2
Common School Report, 1882,	1
Legislative Documents, 1883,	1
Executive Documents, 1883, vols. 1, 2,	2

MASSACHUSETTS.

Court Reports, 133, 134,	2
Laws of Mass., 1883,	1
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Respectfully submitted,

WM. H. KIMBALL,

State Librarian.

REPORT

OF THE

ADJUTANT-GENERAL

OF THE

STATE OF NEW HAMPSHIRE

FOR THE YEAR ENDING

MAY 31, 1884.

CONCORD:

PARSONS B. COGSWELL, PUBLIC PRINTER.

1884.

ADJUTANT-GENERAL'S REPORT.

GENERAL HEAD-QUARTERS, ADJUTANT-GENERAL'S OFFICE,
CONCORD, May 31, 1884.

His Excellency Samuel W. Hale, Governor and Commander-in-Chief, and the Honorable Council:—

GENTLEMEN :—I have the honor to present herewith the annual report of this department for the year ending May 31, 1884, with accompanying papers.

During the year several important changes have taken place in the New Hampshire National Guard. Brig. Gen. Joseph M. Clough, who has commanded the brigade for the past seven years, and who has been identified with the militia of the state for many years continuously, excepting during his service in the army, resigned May 15, and Col. Daniel M. White, of the Second Regiment, has been appointed and commissioned Brigadier-General to succeed him.

The following companies have been disbanded :

Co. F, First Regiment, Candia, August 8 ;

Co. E, Second Regiment, Milford, September 13 ;

Co. F, Third Regiment, Lancaster, May 16 ;

and the following new companies have been organized :

Co. C, First Regiment, Goffstown, June 28 ;

Co. F, First Regiment, Derry, July 21.

There are numerous petitions now on file for permission to organize companies. Authority has recently been given by your honorable body to the petitioners from Lancaster for the organization of a company in that town, and as soon as it is decided which are the best points of location, all the vacancies now existing will be filled.

The New Hampshire National Guard is organized as a single brigade of three eight-company regiments of infantry, two companies of cavalry, and one four-gun battery. There is at present a vacancy of one company in the Second Regiment and one in the Third Regiment, both of which will, as before stated, soon be filled.

The strength of the brigade, at this date, is 108 commissioned officers and 1,034 enlisted men. The strength of the enrolled militia, as reported by the several cities and towns, is 33,702 men—a gain of 237 over last year.

UNIFORMS AND EQUIPMENTS.

The uniforms of the infantry are beginning to show some signs of wear, which is not remarkable, considering they have been in use for seven years. The fact that the clothing has worn so well is evidence of the good care it has received, as well as of the good quality of the material.

It is to be hoped that when it becomes necessary to reuniform the troops, as it will in the course of the next two or three years, a change may be made in the cut and facings, and a neat service uniform be adopted nearer the pattern of the army.

The uniforms of Co. B, Cavalry, have been referred to for several years past in the reports from this office, and by the inspecting officer, as unserviceable, and it having become a matter of necessity, new uniforms after the U. S. pattern have been ordered and are now being manufactured.

OFFICERS' DRILLS.

Meetings of the commissioned officers of the brigade were held, in conformity to the law, at Manchester for four days, commencing February 26. At the request of the brigade commander, I made application to the War Department for the detail of an officer of the army to act as instructor at the meetings, and in compliance with that request Lt. Col. Loomis L. Langdon, Second Artillery, was detailed. The selection of Col. Langdon was a happy one. His instruction, together with his many valuable suggestions, has been productive of excellent results, and his services were highly appreciated by the officers and by this department. I forward with this copy of

Col. Langdon's report to the Adjutant-General of the army, to which attention is respectfully directed.

ENCAMPMENT.

The annual encampment for 1883 was by brigade at Concord, commencing September 24, and continuing five days, and the entire brigade was in camp for the first time since its organization.

Your Excellency and Staff were present, and the troops were reviewed by you on Thursday, September 27.

Brig. Gen. Wheeler, Inspector-General, was unfortunately prevented by illness from making the usual official inspection, and Maj. Daniel B. Donovan, Assistant Inspector-General of the brigade, was detailed for that duty, which he performed in a highly creditable manner. I respectfully call your attention to Major Donovan's report, which is forwarded herewith.

INSPECTION.

The usual armory inspections were made by Brig. Gen. Elbert Wheeler, Inspector-General, during the months of April and May, and I respectfully refer you to his report, and to the tabulated statement contained therein, showing the relative standing of the several organizations, and such improvement, if any, as has been made during the year.

GENERAL REMARKS.

There are many things which could be and should be done for the encouragement of the New Hampshire National Guard, and to promote its efficiency; but under the present laws it is of little use to make suggestions or recommendations, as they cannot be acted upon. The necessity and economy of a permanent camp-ground, under the exclusive control of the state, becomes more apparent each year, and I trust the time is not far distant when provision will be made for the purchase or lease of suitable grounds, and the erection of permanent buildings for cook-houses, stables, and for the storage of state property. During the coming year I hope to inaugurate armory rifle practice, with reduced changes in all the infantry companies. This will not only increase the efficiency of the troops by making

them acquainted with the use of the rifle with which they are armed, and its capabilities, but will also, I am convinced, do much to increase and keep alive the interest of officers and men. One or two companies have done something in the way of armory practice during the past year, at their own expense and in an irregular way, but with most gratifying results as to marksmanship and increased interest of the members. As regards field rifle practice with the service cartridge, I still hold to the opinion expressed in previous reports, that until proper ranges are provided it is dangerous and impracticable.

WAR RECORDS.

The work of copying the muster-out rolls of the war regiments has been continued as far as possible during the year, and some progress has been made; but the large amount of time necessarily spent in deciphering illegible writing, verifying doubtful names or dates, and correcting errors, together with the large increase in the regular business of the office, has delayed the work considerably.

The rolls and records of New Hampshire soldiers in the Revolutionary war are now being copied, edited, and put in shape for publication and preservation under the direction of Isaac W. Hammond, Esq., Deputy Secretary of State. The necessity of this work has been apparent for many years, and I am glad to be able to report that it has at last been undertaken, and by one so fully competent to carry it through successfully.

The following accompanying papers are respectfully presented for your information and consideration:

Report of Maj. D. B. Donovan, Asst. Inspector-General.

Copy of Report of Lt. Col. Loomis A. Langdon, U. S. Art'y.

Report of Brig. Gen. Elbert Wheeler, Inspector-General.

Return of the N. H. N. G., showing strength and location of each organization.

Register of officers May 31, 1884.

Report of resignations and discharges of commissioned officers during the year.

Report of commissions issued during the year.

List of enlisted men dropped as deserters.

Annual enrolment.

Allow me, in closing, to express my thanks for the interest in the affairs of the department which has been manifested by Your Excellency and the Honorable Council, and my appreciation of the courtesy with which I have ever been treated. I also desire to make acknowledgment of the services rendered by Lt. Col. Rufus P. Staniels, late Assistant Adjutant-General of the brigade, who has, by his excellent judgment and careful attention to the duties of his position, materially lightened the labors of this office. In the retirement of Col. Staniels the state loses the services of a most efficient officer.

Very respectfully,

Your obedient servant,

AUGUSTUS D. AYLING,

Adjutant-General.

INSPECTOR-GENERAL'S REPORT.

NASHUA, Dec. 27, 1883.

GEN. A. D. AYLING,

ADJUTANT-GENERAL, CONCORD, N. H. :

SIR:—I have the honor to transmit herewith the report of Maj. Daniel B. Donovan, Asst. Inspector-General, upon the late encampment at Concord. As his report is so full, and my stay in camp was so brief, I will not attempt any details in addition, unless you so desire.

Very respectfully,

Your obedient servant,

ELBERT WHEELER,

Inspector-General.

CONCORD, N. H., Dec. 20, 1883.

BRIGADIER-GENERAL ELBERT WHEELER,

INSPECTOR-GENERAL, NASHUA, N. H. :

SIR:—In compliance with Special Orders, No. 71, dated A. G. O., September 26, 1883, I have the honor to submit the following report of my inspection of the camp of the First Brigade N. H. N. G., Brigadier-General Joseph M. Clough commanding, at "Camp Gov. Hale," at Concord.

The entire brigade was ordered into camp on Monday, September 24, for five days' duty. All the organizations reported to the Assistant Adjutant-General, Lieut. Col. R. P. Staniels, at head-quarters, before 1 p. m., with the exception of Company B, Cavalry, which did not arrive until after dark, on account of the arrangements made for transportation. When this command reached camp it was raining hard, and the wind having blown down the tents pitched for the men, all, including officers,

were provided with temporary accommodations for the night at the guard-house.

As in the case of previous encampments by brigade, the grounds belonging to the Merrimack County Agricultural Society were used. The area enclosed by the fence was increased by the addition of several acres at the north-west corner, which had been cleared up, and a large portion of it made suitable for use for drill. There were no buildings, or anything else, to interfere with the full and complete use of the tract within the enclosure, save possibly some ten or a dozen trees, which seem to have been left standing for ornamental purposes merely. Should the grounds ever be again utilized for holding an encampment, these obstructions should be removed.

The camp was laid out in an excellent manner, every organization having been located within the "track," leaving a sufficient amount of space in front for regimental and company parade-grounds, and ample room in the rear for mess-tents and cook-houses inside the fence. The sinks were built outside the fence, and access was had to them through small openings cut in it. They have been permanently located, and are so constructed that it will not be necessary to establish a guard near them to prevent escapes from the camp.

The tents were pitched by details made from the several organizations, which reported to Lieut. Col. Sanborn of the Third Regiment on Saturday, September 22, so that when the troops arrived on Monday, they were at once assigned quarters.

As a rule, the weather was propitious, although the rain fell in torrents Monday night; and notwithstanding the discomfort it occasioned nearly every one in camp, yet its coming was most opportune, as it laid the dust, which otherwise would doubtless have been almost unbearable. The nights were cold.

Good care seemed to be taken of the camp equipage, little or no damage having occurred to it through the fault or negligence of the men. The inevitable nail was seen in but few tent-poles. A company of the First Regiment was detailed to strike camp and assist the quartermaster, after the brigade left the grounds, in caring for the state's property; and in this manner much of the damage that has occurred during the haste incident to making preparations to depart for home was obviated.

Most of the tents were floored, and it was especially noticeable that in many cases where this convenience did not exist, the men banked them up with earth.

Good health prevailed, although some cases of slight illness occurred. A private in the First Regiment sustained injuries so severe during the early part of the encampment that it was deemed expedient to order him home. No brigade hospital was erected, and it was necessary to provide suitable accommodations for the soldier at one of the hotels in Concord. It seems to me that a brigade hospital is as essentially a part of a properly pitched camp as a guard-house or mess-tent, and it requires no visionary person to conceive that should accident befall any officer or enlisted man while in the line of duty, it would be exceedingly unfortunate not to have a place suitably arranged to which he could be taken for immediate treatment.

The same general rule prevailed regarding subsistence as in former years, company caterers usually furnishing the food.

Generally speaking, the camp was well policed. There was a commendable absence of rubbish from individual tents, although the surroundings of some of the cook-houses were, on account of garbage and other uncleanness, not calculated to make the men relish with keen appetites the food prepared therein. The close proximity of some of these establishments to the sinks was unnecessary, and ought certainly to have been avoided.

The following tabular statement will show the attendance at the encampment. A study of the figures will, in my judgment, be suggestive of at least three things, viz., that the encampment should be held earlier in the season; that there should be legislation to enable the members of the National Guard to leave their employments to attend the encampment; and that the men should be more liberally paid for the service they render the state on such occasions. From my former association with the enlisted men as one of them, as well as from recent observation, I have become convinced that they do not become members of the National Guard simply from a desire to acquire a knowledge of tactics, and to be subjected to military discipline as a pleasure merely, or for recreation; but that many, I fear too many, are prompted by mercenary motives, and while during the early period of their enlistment they may not exhibit by their conduct

that their real object in joining it was to make money, it nevertheless becomes too apparent, by their absence from drills and encampments after the novelty of a soldier's life wears away, and they realize that it is more or less expensive to them to serve the state.

TABULATED STATEMENT OF ATTENDANCE AT ENCAMPMENT, 1883.

Organization.	Present.						Absent.				Percentage of attendance.
	Officers.			Enlisted men.			Officers.	Enlisted men.		Aggregate.	
	Field and staff.	Line.	Total.	Non-com. of officers, musicians, and privates.	Band.	Total.		Total.			
Brigade officers.....	7	....	7	2	..	2	2	....	2	11	.82
First Regiment.....	7	23	30	307	24	331	2	61	63	424	.85
Second Regiment.....	7	18	25	230	24	254	4	56	60	339	.82
Third Regiment.....	9	21	30	235	24	259	2	94	96	385	.75
First Battery.....		4	4	57	..	57	..	11	11	72	.85
Co. A Cavalry.....		2	2	45	..	45	..	3	3	50	.94
Co. B Cavalry.....		3	3	37	..	37	..	7	7	47	.85
Total.....	30	71	101	913	72	985	10	232	242	1328	.82

Brigade guard mounting occurred each day, under the direction of the assistant inspector-general. Many of the commissioned and non-commissioned officers appeared to be unfamiliar with portions of their duty, and as a natural consequence the ceremonies were generally only fairly performed. Ordinarily delay occurred on account of the non-arrival of some of the details, that from the First Regiment having on one occasion failed to report on the parade-ground until fully fifteen minutes after it should have put in an appearance. Men in many of the details wore soiled collars and gloves and looked slouchy, and several of them talked, and expectorated from the use of tobacco, with as much freedom as they would have done if performing fatigue duty.

There appeared to be an absence of anything like an accurate knowledge of guard duty by the majority of the sentinels, and but

few officers of the guard seemed to evince that interest in instructing them in this important matter which they should have shown. On the whole, it is my opinion that guard duty was no better performed than at the preceding brigade encampments. The efforts made by some of the officers of the day to impart to the sentinels information as to their duties deserve commendation.

With a single exception, but few passes were issued to enlisted men to leave camp at night, and the patrols posted on the bridge rendered good service in preventing stragglers from reaching the city.

There was the same system and careful attention to details at head-quarters as prevailed last year, which ensured smooth working and harmonious action, for which Assistant Adjutant-General Staniels is entitled to the credit.

Little or no disorder came under my personal observation at camp. The discipline was excellent, and the troops are entitled to credit for their willingness and promptness in performing the various duties required of them.

The inspections were made as follows: The Third Regiment in the forenoon, and the Battery in the afternoon of Wednesday; the Second Regiment and Company B, Cavalry, Thursday forenoon, and Company A, Cavalry, and the First Regiment Friday forenoon. When the Third Regiment was ready for inspection, all the field music had been assigned positions with the band, but this error was subsequently rectified by the colonel. The arms were generally in a satisfactory condition, although some of the pieces were rusty, and quite a number oily. The uniforms and equipments gave evidence of proper care. The camp of the regiment was not as well policed as it should have been.

The arms, uniforms, and equipments of the Second Regiment were in good condition, and almost above criticism. A private in Company C appeared on inspection wearing a pair of civilian's pantaloons. When the attention of the captain was called to the matter, he referred the inspecting officer to the adjutant of the regiment, who said he had made three requisitions for a pair large enough for the soldier, but without success. The same man appeared in the ranks at the review in the after-

noon, and his presence detracted from the otherwise satisfactory appearance of the company on that occasion. The camp of the regiment was well policed.

It will be seen from the foregoing tabular statement that the First Regiment had the largest number of men in camp of either of the three infantry organizations. The formation was well executed, although some of the staff officers did not occupy their proper positions when inspected. Some of the arms were rusty and oily, the latter being especially true of the guns of the newly organized companies that came to camp this year for the first time. Generally speaking, however, the pieces had been well cared for. The equipments were in good condition; but many of the uniforms gave evidence by the moth marks, and other indications of wear, of the careless manner in which some had been looked after, and the length of time others had been in use. The company streets of this regiment were poorly policed.

The property of the Battery was found in a satisfactory condition. The men were steady, and made their usual good appearance on inspection. Wednesday afternoon the captain and first lieutenants drilled the command without cards, and it is but justice to say that I never saw it appear to better advantage. The Battery is in splendid shape, and nothing should be left undone to have its present efficiency maintained. Two or three tents found banked up with earth, is the only criticism to make in connection with the inspection of the quarters of the organization.

Company B, Cavalry, appeared on inspection with a small number of men, the remainder having been detailed for extra duty; but why that was done, when men could have been selected from Company A at the time, I am unable to say. The arms and equipments were in good condition. The uniforms are not of the regulation pattern, and have seen service enough to be discarded for something more modern. If the state can afford to maintain a military organization, it ought certainly to be able to uniform it so that it will not be necessary for enlisted men to furnish private property to perform duty at camp, as was the case with several connected with this company, who wore their own pantaloons because none were issued to them. The captain and first lieutenant drilled by card, but the second

lieutenant, although in camp, did not appear with the company at the time. The men appeared to be somewhat deficient in the knowledge of tactics, and orders were occasionally given by one or both officers that cannot be found in the work of the late General Upton. The tents generally were banked up with earth, and contained no floorings. The stalls for the horses were too short, a defect for which the captain was in no way responsible.

Company A, Cavalry, appeared to good advantage at inspection, all of the state's property showing that it had received proper care. The drill by card was quite satisfactory, the officers exhibiting a good knowledge of tactics. Some talking was noticed in the ranks while the drill was in progress. The quarters and their surroundings were in an almost faultless condition. The stables were well arranged, and a flooring had been placed in each at the expense of the company.

I did not witness the drill of the Third Regiment, which was conducted by Brigadier-General Clough. The Second and First Regiments did not drill, on account of the lack of time.

The bands were hardly up to the condition in which they were found last year. The instruments, which are owned by the individual members, in many instances gave no evidence of having been brightened up for a long time. The uniforms are beginning to show the wear to which they have been subjected at other times than when used in the service of the state. In this connection, I desire to refer to section 17 of chapter 2 of the Militia Law of 1879.

An ample supply of good water was furnished during the encampment, under an arrangement made by the quartermaster with the party having charge of the grounds.

No attempt whatever was made at signalling during the encampment.

The yearly prize drill in the manual of arms, open to competition among members of the First Regiment, occurred as usual, but I was unable to witness it.

As a general rule, the brigade formations were well made, although in one or two instances too much time was consumed in completing the movement. Parades, with the exception of the first one, were creditably performed.

His Excellency the Governor and Commander-in-Chief reviewed the brigade Thursday afternoon. The formation was well made, and the troops presented a good appearance. The wheel into column was excellent, the alignments good, the distances well preserved, and the men steady, it being, on the whole, a creditably performed ceremony. One or two officers either saluted too soon, and resumed the carry, or entirely forgot to present arms in passing the reviewing officer. One or two color-bearers also failed to drop the colors when marching past the governor and commander-in-chief.

I cannot overlook the continued lack of military courtesy. Bad as it has been at preceding encampments, it seemed to be worse at this. It is not pleasant to feel obliged to call attention to this matter, and to say that I believe the responsibility for this disagreeable condition of affairs rests largely upon the company officers. If they will instruct their men, and *insist* upon a strict compliance with their duty in this particular in the armory and elsewhere, privates, and in some instances non-commissioned officers, will not, when a commissioned officer approaches or passes them, stand and gaze at him as though he were some kind of a curiosity, as they have been known to do repeatedly, but will, on the contrary, salute him, and pay him that mark of respect to which his rank entitles him.

The calls were sounded by the brigade bugler, and were promptly taken up at the different head-quarters.

The introduction of base- and foot-ball by some of the men was a pleasing innovation, and seemed to furnish healthful as well as harmless amusement for them when excused from duty. It was with pleasure that I observed that no matter how exciting or interesting the game had become, all ceased their play and cheerfully returned to their companies when the calls for duty were sounded.

A company of the Sixth Massachusetts Infantry, the Concord Artillery, spent Thursday in camp, the guests of the Third Regiment. They bore arms, and, by invitation of Brigadier-General Clough, participated in the review by the governor and commander-in-chief. Their fine soldierly bearing and their gentlemanly demeanor won for them many high encomiums.

The enforced absence of the inspector-general from the en-

campment, by reason of severe illness, was sincerely regretted by the officers and men without exception.

In preparing my report, it has been my aim to call attention briefly to such matters as came under my observation, not simply from a desire to criticise, but from a sincere conviction of duty. The position of an inspecting officer is not, under the most favorable circumstances, a position to be coveted or desired, and having the obligation of performing the many exacting duties of the place assigned to me unexpectedly, in what I did and in what I have reported I was and have been actuated by a desire to discharge the obligation resting upon me without fear, favor, or hope of reward.

I am deeply grateful to Adjutant-General Ayling, Brigadier-General Clough, Colonels White, Patterson, and Hall, Assistant Adjutant-General Staniels, Captains Piper, Coffin, and Smith, and to other officers, for courtesies extended.

With the greatest respect, I remain,

Your obedient servant,

DANIEL B. DONOVAN,

Assistant Inspector-General.

REPORT OF

LT. COL. LOOMIS L. LANGDON, 2D ART'Y, U.S.A.

OFFICERS' DRILLS, MANCHESTER, FEBRUARY 26-29, 1884.

FORT MCHENRY, BALTIMORE, MD.,

March 10, 1884.

TO THE ADJUTANT-GENERAL, U. S. ARMY,

Washington City.

GENERAL:—Having complied with Special Orders, No. 28, dated Head-quarters of the Army, Adjutant-General's Office, Washington, February 2, 1884, detailing me to act as inspector and instructor at the meeting of the commissioned officers of the New Hampshire National Guard, held at Manchester, New Hampshire, from the 26th to the 29th of February inclusive, I have the honor to make the following report of my observations and of my action under that order.

There are several facts that should be borne in mind when making criticisms on the National Guard of any state. Its members are engaged in the active pursuits of civil life, pursuits that claim all the energies of mind and body in providing a living for themselves or their families. With many, existence must be a constant struggle for bare necessities, absorbing their time and thought. After a hard day's work, they go, in many cases, miles to the armory meetings; they take from their earnings the assessments not unfrequently called for; and they give to hard study and drill the hours usually allotted by other men to recreation;—and all this is done from an unselfish desire to acquire a practical military education.

If they do not always come up to the standard used in estimating men whose sole business is, or should be, the perfecting

of themselves in the art of war, not only should much allowance be made for them *so long as they do not neglect the essentials*, but due honor should be freely given to them for their zeal and sacrifices for our exacting profession.

These considerations apply with peculiar force to the National Guard of the State of New Hampshire. The organizations that belong to it are scattered among a hard-working and not wealthy people, and over a large extent of sparsely settled country. Its single brigade comprises three regiments of infantry (one of seven companies and the other two of eight each), a light battery, and a troop of cavalry. There are, therefore, twenty-five companies in all. The armories of these twenty-five companies are divided among about *twenty* towns. The assembling of a battalion of more than two companies for instruction oftener than once or twice a year, except in one or two of the larger towns, is impracticable; and even a regular weekly attendance at drills, in the agricultural communities, where a company is spread over a whole township, becomes onerous.

Then, again, in the manufacturing cities and towns, where competition is close and the expenses of the factories are kept down to a minimum, an absence of an operative to attend a day drill or parade frequently means to him the loss of a day's wages, and sometimes the good-will of his employer.

All these conditions are very unfavorable to the systematic and thorough instruction of the brigade.

The scattered membership works injuriously, too, in another way. It weakens the *esprit de corps*; and the consequent lack of interest on the part of newly joined men, who cannot well become identified with organizations they rarely see, results in frequent changes by withdrawals, and again filling the vacancies with new men. So that, while the majority of the brigade is now composed of members who have been connected with it for years and who will remain in it for a long time to come, it is said *thirty-three per cent.* of the whole force is found every year to be an entirely new element, made up of men who have joined since the previous muster, and who have had few opportunities of becoming acquainted with the duties of their positions.

In view of the preceding facts, the percentage of the attend-

ance of the commissioned officers during the four days' meetings this year at Manchester may be considered very creditable. A table of this attendance is given below for reference and comparison hereafter, in estimating improvement in this respect in future yearly meetings.

Officers of the First Brigade, New Hampshire National Guard, ordered to attend meetings for inspection and instruction at Manchester, N. H., February 26-29, 1884 :

Brigade Commander and Staff,	7
Field, Staff, and Line, First Regiment, Infantry	27
“ “ Second Regiment, “	25
“ “ Third Regiment, “	29
First Artillery (one field battery),	4
First Cavalry (one troop),	6
<hr/>	
Total number notified,	98

DAILY ATTENDANCE.

February	26	27	28	29
Brigade Commander and Staff.....	5	6	6	6
Field, Staff, and Line, First Regiment Infantry.....	25	25	20	18
Field, Staff, and Line, Second Regiment Infantry.....	16	17	19	16
Field, Staff, and Line, Third Regiment Infantry.....	14	16	15	15
Battery of Field Artillery.....	2	3	3	3
Cavalry.....	5	5	5	5
	67	72	68	63

Average daily attendance, 67.5

Percentage of average daily attendance to whole number notified to attend, 68.8

The above is a bare statement of the attendance, without mentioning any of the causes of non-attendance, such as absence from the state, urgent business engagements, or the illness either of an absentee himself or that of his family,—circumstances that influence the full attendance of a command in the

national guard quite as effectually as they do in the regular army.

The numbers in the table would seem to be about in proportion to the nearness of the corresponding organizations to the place of meeting.

In dismissing this branch of the subject, it may be suggested that many commandants of regular garrisons, in these times of peace and on the quiet seaboard, may find it very difficult to turn out for a battalion drill even 68 per cent. of all the officers and men over whom, for the purpose of instruction and discipline, they have an almost absolute authority. Having this in mind, and speaking comparatively, the percentage of the attendance of the commissioned officers this year at Manchester may be considered not only creditable to them as a body, but also individually, as indicating an earnest and general desire for improvement. Moreover, judging by the enthusiastic spirit manifested by those present, the interest of the officers in their profession will steadily increase; so there is every promise of the attendance becoming larger with each succeeding year, until every officer of the brigade will come to believe it his first duty to be present at every spring meeting for instruction as long as he holds a commission.

The duties of inspector and instructor on this occasion being combined in the same officer, and the time for both being very brief, it seemed to him better to begin at once with the instruction, and to devote all the time to that; and he felt sure that whatever might require his remarks as inspector would become developed in the course of the four days' instruction.

In pursuance of this plan, as soon as the officers assembled and the rolls were called the instruction began, and the "inspector and instructor" himself, with the approval of Brigadier-General Clough commanding, acted as drill-master from that time to the close of the meetings.

The exercises began by forming line, opening files, and practising the "setting up," which was thereafter made the preliminary to each forenoon and afternoon drill. The officers were then taken through the "school of the soldier," the "school of the company," and the "school of the battalion." They were practised frequently in "company formation," "guard

mounting," "parade of a battalion," and the "review and inspection of a battalion." The "manual of the sword" and the "about face for officers" were also taught, as well as the positions of the sword, hands, and feet at parade rest, and with the battalion at an "order." The artillery and cavalry officers took part in all these exercises, and, besides, were specially drilled in the "sabre exercise."

The rests were few and of short duration, but variety was given to the lessons, and the interest in them kept up by interposing between the drills and different parades needed instruction in the duties of guards and sentinels. This was done in a manner believed to be novel to the drill-room. A squad of officers, representing the guard at the guard-house, was placed in each corner of the room, with one of the officers walking past as No. 1. Those representing enlisted men were armed with muskets. The time was supposed to be between reveille and retreat. The instructor, or one of the colonels acting as commanding officer or officer of the day, then passed around in front of each sentinel's post, and the sentinels practised in "turning out the guard," and the guard in turning out and paying compliments promptly and properly. Then the time was supposed to be night, and the sentinels were practised in challenging persons approaching the post, halting them and calling the corporal, and the guard in turning out promptly when ordered.

These guard exercises were not only interesting, but amusing. The frequent mistakes made evoked the good humored raillery of the other officers, who, not having to take immediate parts in the instruction then going on, stood by as spectators. As it was the first object to teach the essentials in this kind of duty, there was little stiffness or formality, so there was ample opportunity for outspoken but kindly criticism by comrades, who, in their turn, became the criticised. This mode of teaching had the happy result of making corrections impressive and lasting in their effect.

Speaking as an inspector, it is simply a duty to report that many of the new officers, and indeed some of the older ones, showed the want of a thorough acquaintance with the tactics; nor was this to be unlooked for in view of what has been said

heretofore. This need of instruction and want of practice were most noticeable, of course, in guard mounting, duties of guards and sentinels, and saluting when passing in review. It is equally a duty, and a more pleasant one, to report that when these or any other shortcomings were pointed out they were corrected with alacrity; and, moreover, the adverse remarks that would have been just at the beginning of the instruction found no place at its close. The marked improvement that was made during the time the officers were together—an improvement mainly due to their own intelligence, close attention, and their love of the profession,—would have made any very extended remarks of the inspector appear ungracious and even hypercritical.

From first to last the meetings were characterized by two pleasing features,—enthusiasm and harmony. The gentlemen enjoyed their work, worked hard, and “all pulled together.” One illustration of the general zeal should not be omitted. All distinctions of rank were waived in the formation for the different exercise; a vacant place was filled by whoever first observed it. Gen. Clough himself, as well as Cols. White, Patterson, and Hall, and Lient. Col. True Sanborn and Major Abbott, all shouldered muskets to fill out incomplete groups of fours, or to act as guides, as the case might be. An enthusiasm that such bearing illustrated and a spirit so commendable will surely have their reward in their reaching-down effect throughout the whole rank and file of the brigade.

During the evening, after the day’s drills were over, many of the officers who remained in town over night congregated in the reading-room of the hotel, where questions relative to tactics and customs of service were informally discussed. It is a hopeful sign when officers engage in such discussions; it reveals an interest in their profession, and that interest was observable there at all times, whether in or out of the drill-hall.

The hours for instruction in the halls during these meetings were as follows: On the first day, from about noon to five o’clock in the afternoon; the second day, from nine in the morning, with an intermission for dinner, to five in the afternoon; the third day, the exercises began at nine and lasted till after five; and the fourth day, at the same hour in the

morning; but on this last day the exercises ceased at the earlier hour of three in the afternoon, to enable the officers to hold a short business meeting before separating that afternoon for their several homes. When it is remembered that the rests were few and short, that no sooner was one thing gotten through with than another was instantly taken up and the work continued actively till nearly too dark to see, the officers can be justly complimented on their assiduity and enthusiasm.

The inspector was invited after drill hours in the evening to visit the head-quarters of Col. John B. Hall's First Regiment, New Hampshire N. G., and the head-quarters and armory of the First Artillery (Light Battery, Capt. S. S. Piper commanding), both of which are located in Manchester.

It is not exactly in the line of the inspector's duty to report the results of informal inspections made outside the scope of his orders; but the results in these last mentioned inspections were so creditable to the National Guard of New Hampshire that a few brief words of commendation may be excused. The head-quarters of the First Regiment were found beautifully and appropriately furnished, evidencing a praiseworthy spirit on the part of the officers who contributed to the necessary expense, and the neatness and system which were apparent in the care of everything in the rooms were worthy of praise.

Capt. S. S. Piper's Light Battery armory was visited at eight in the evening, the hour being arranged so as to find the men at their weekly drill. There is but one platoon of this battery stationed in Manchester with the head-quarters of the artillery. The inspector, accompanied by Col. White of the Second Regiment, and Capt. Nichols, Brigade-Quartermaster, witnessed a standing gun-drill of two full sections, in which the officers and men were proficient. The men were then questioned relative to their guns, their service and ammunition, and any needed information given. The armory, the equipments, uniforms, and harness were then inspected, and found in perfect order. Capt. Piper deserves special mention for the care he exercises over the public property confided to his charge; and it is evident that he is ably seconded by the excellent officers and men under his command. It is to be hoped some way may be found to supply this battery with three-inch rifle guns. Those it has

now are light twelve-pounders, not only obsolete, but, owing to their weight, too unwieldy for the useful "mechanical manœuvres" in which artillerists should be frequently practised.

The inspector made inquiry as to what was being done in the brigade in the way of systematic instruction in musketry practice, and he learned with regret that this vital part of military education was generally neglected. There was one exception, and there may have been, happily, more than one exception, to the laxity on this point; that exception was Capt. P. A. Devine's Company B, of the First Regiment, which, it was stated, has been of late exercised regularly in gallery practice.

It is thought the cause of all this lies mainly with the state itself, which has made little or no provision for target practice, an omission that will probably be rectified within a few months in the public spirit that characterizes all the actions of its government in military as well as other affairs.

The inspector had brought with him a very simple and economical set of reloading tools, costing not more than a dollar and a half. He explained their use to the officers; also the mode of erecting suitable butts in the drill-hall, and the system of firing with reduced charges. He left the tools with one of the colonels of the brigade for patterns by which to manufacture similar ones, and distributed War Department General Orders having reference to the use of the round ball with reduced charges for gallery practice. He also urged the necessity of active work in this direction, not only as a means of attaining proficiency in target practice, but also as a most effective attraction to the armories for men who grow weary of the ever-recurring and monotonous manual. One argument advanced in this connection was the now established fact that men who take the most active part and become the most proficient in target practice are uniformly the best soldiers in every other respect.

The inspector in these efforts was met more than half way by an awakened interest on the part of the officers. He subsequently made a visit to Concord, mainly to interview Adj't Gen. Ayling on the subject; and there is no doubt of his and Gen. Wheeler's hearty coöperation in instituting gallery practice with reduced charges in every company in the brigade. Indeed, since this report was begun the inspector has received

from several of the officers most gratifying letters, that assure him the good work is in the hands of earnest and energetic gentlemen who will carry it on to success.

The Brigade is fortunate in having the services of an energetic and conscientious Inspector-General of the state in the person of Elbert Wheeler, a graduate of West Point, and formerly of the First U. S. Artillery. His unremitting and intelligently directed efforts to increase the efficiency of the National Guard of the state—efforts in which he frequently and voluntarily merges the inspector into the instructor—are appreciated by all officers of the brigade, whose respect and deference he has won by his ability and the impartial discharge of his duty.

During my connection with the meetings of the officers I was specially indebted for prompt and zealous assistance in carrying out my instructions in the exercises to the following named gentlemen: Brig. Gen. J. M. Clough, Col. Daniel M. White, Col. J. N. Patterson, and Col. John B. Hall. At Nashua I was the guest of Inspector-General Elbert Wheeler, and at Concord the guest of Assistant Adjutant-General Rufus P. Staniels. To both these gentlemen my thanks are given, not only for their kindly offered hospitality, but for many useful and timely suggestions. To Regimental Quartermaster George E. Hastings, of the First Regiment, and Capt. George W. Nichols, Brigade Quartermaster, my thanks are also due for the care they took to make my stay in Manchester agreeable to me. Capt. Nichols constituted himself my volunteer aid, and from first to last gave me every assistance and information required.

In closing, I desire to express my acknowledgments of the uniform courtesy shown to me by Gen. Clough and all his officers. It was this courtesy, combined with their close attention and zeal, that made the performance of my delicate and responsible duties not only easy, but, to me, perfectly delightful.

I am, General, very respectfully,

Your ob'd't serv't,

LOOMIS L. LANGDON,

Lt. Col. 2d Artillery.

Official copy.

R. C. DRUM,

Adjutant-General.

April 16, 1884.

REPORT OF BRIG. GEN. WHEELER.

STATE OF NEW HAMPSHIRE,

INSPECTOR-GENERAL'S OFFICE,

NASHUA, June 20, 1884.

MAJ. GEN. A. D. AYLING,

ADJUTANT-GENERAL, Concord, N. H. :—

SIR:—In compliance with General Orders, No. 2, A. G. O., dated Concord, January 30, 1884, I have the honor to report the result of the annual inspection of the National Guard for the current year.

As will appear by the tabulated statement appended hereto, dates were fixed somewhat later than usual. This was done for personal reasons mainly, but doubtless aided in some degree in the marked gain in attendance shown by the table.

The manner of conducting inspections was substantially as last year. The same system of card drills was used, and the same method of announcing criticisms for the purpose of instruction. It is with great satisfaction that we report a marked improvement in knowledge of duties, especially on the part of officers, both in the ceremony of inspection, and in the school of the company. In the latter, movements are almost universally well comprehended, and it is evident that the card-drill system now in vogue has led to that careful study of the tactics which is so necessary for every officer.

Since the last inspection, Company F, First Regiment (Candia), has been disbanded, having failed to maintain the standard required. For the same reason, and as no improve-

ment seemed likely, the station of Company C, Second Regiment (Hinsdale), was transferred to Winchester, and with good results. Company E, Second Regiment (Milford), failed to recover from its low standing of a year ago, and has been disbanded also. Company F, Third Regiment (Lancaster), was disbanded just before inspection, upon the recommendation of the colonel commanding, for long-continued, unsatisfactory condition.

New companies have been organized at Goffstown and Derry, and attached to the First Regiment as companies C and F respectively, and a new company (D) has been assigned to the Second Regiment, with station at Newport. These are all composed of excellent material, are well organized, and promise to take rank among the best companies in the state. Authority has been granted for a new company at Littleton, but they have not yet completed their organization. The wisdom of making such changes, when from any cause a reasonable degree of military proficiency is not kept up, or when the property of the state in their possession is not properly cared for, cannot be doubted. No credit or abiding satisfaction can accrue to the individual, the organization, the community, or the state, except from the faithful discharge of every duty incumbent upon them.

The accompanying table of attendance at inspections shows a very marked gain over previous years, and organizations generally are deserving of much commendation for this. Six companies paraded, with every man present,—H of the First Regiment (Great Falls), G and H (Keene), and I (Nashua) of the Second, and G (Lebanon) and K (Laconia) of the Third. The field, staff, and band of the Third Regiment were all present; also the Second Regiment band. In contrast with these appear Company D of the First Regiment (Exeter), and Company K of the Second (Hillsborough), each of which had more men absent than seemed necessary. Every officer was present in the Third Regiment, also in the Artillery and Cavalry, and but one was absent from each of the other regiments—a very remarkable showing.

TABLE OF STRENGTH AND ATTENDANCE.

	1884.			1883.		
	Officers.	Men.	Aggregate.	Officers.	Men.	Aggregate.
Total force at date of inspection.....	108	1035	1143	105	1090	1195
Brigade commander and staff.....	9	2	11	8	1	9
Artillery.....	3	69	72	3	74	77
Cavalry.....	6	89	95	6	90	96
Infantry.....	90	875	965	88	925	1013
PERCENTAGE OF ATTENDANCE.						
	Officers.	Men.	Aggregate.	Officers.	Men.	Aggregate.
Aggregate percentage.....	98	89	90	94	78	79
Brigade commander and staff.....				75	100	78
Artillery.....	100	86	86	100	65	66
Cavalry.....	100	80	81	100	81	82
First regiment of infantry.....	97	89	90	90	76	78
Second regiment of infantry.....	97	91	92	95	81	83
Third regiment of infantry.....	100	92	92	100	78	80

A glance at the table of comparative standing, which gives the numerical strength of each company, will show that none of them keep their ranks filled to the number for which uniforms are provided. Company C, First Regiment, leads with forty-seven enlisted men, followed by Company H, of the Third, with forty-six. Not a single company in the Second has forty enlisted men. The average number (enlisted) in the First Regiment is thirty-eight, in the Second thirty-two, and in the Third forty. Company E, First Regiment, has an aggregate of but twenty-seven, Company F of the Second but twenty-three, while Company G of the same is reduced to the minimum limit of thirty-two. More attention should be paid to recruiting companies up to the higher limit, and commanding

officers may well devote thought to the means necessary in each case to accomplish this.

Company F, Second Regiment, is passing through the somewhat critical period of attempted reorganization. The terms of enlistment of the original members have lately expired, and with so large a number of the company being discharged, including most of the non-commissioned officers, came a more or less general desire to have the company disbanded, or else completely reorganized. These ideas prevailing, and with the understanding that the superior authorities would sanction the same, hardly any attention was paid to drills during the past winter and spring, and it was only a short time previous to inspection that authoritative announcement was made that no disbandment was to be made at present. The company being therefore so small in numbers, and so unprepared for the usual drill required, it was decided to dispense with this, and not to rate them in the table of comparative standing, as would have been done had there been no misunderstanding in the matter. It is hoped and believed that a sufficient number of the leading young men of the city may now be enlisted to restore the company to its former excellent standing.

Company E, of the First Regiment, has been in process of reorganization for quite a long time, but with what ultimate success remains yet to be seen.

The armories were generally found in excellent condition. That of Company H, First Regiment (Great Falls), is altogether unfit for use, is dark, has a very uneven floor, is out of repair, and unsafe for the storage of state property. The armory of Company C, Second Regiment (Winchester), is too small for the execution of ordinary manœuvres, and should be exchanged for a larger one. Company F, of the Second (Nashua), has no drill-room, but has an armory sufficient for the storage of property.

New armories have been obtained by Company K, of the Second (Hillsborough), and Company H, of the Third Regiment (Franklin), which are great improvements over the old ones. The newly organized companies have good armories, well fitted for their purposes.

The inspection of the brigade organization comprised simply

the examination of records, owing to the recent resignation of the Brigade Commander, and the fact that the new staff had not yet been appointed. I desire here to commend in the highest degree the condition of the brigade records as kept by Lieut. Col. R. P. Staniels, A. A. G., to whom the state is greatly indebted for the zeal, conscientiousness, and efficiency which have characterized every act of his long-continued service.

The manner of keeping records has generally improved in a very commendable degree. With the law so plain, however, there is seldom any excuse for imperfect books. Carelessness and lack of system are responsible for most of the shortcomings. Those of Platoon B, First Battery, are not chargeable to its new commander, but to his predecessor.

Several companies in the First Regiment were found with incomplete files of annual returns, caused by instructions given by the regimental commander, contrary to the specific directions laid down in the militia law, on the blanks used, and in existing general orders from the adjutant-general's office. No officer is justified in being a law unto himself or others, when so clearly in opposition to superior authority.

In the same regiment I found an almost universal complaint of difficulty in getting needed blanks from regimental headquarters, and am informed that instances are numerous where it has been necessary to apply directly to the Adjutant-General for them.

Every organization in the state reports itself out of debt, and the most of them with money in the treasury, which is certainly commendable.

Company formations were usually correctly made. In two of them the roll was called from memory, viz., by First Sergeant Bela Nettleton, of Company D, Second Regiment (Newport), and First Sergeant Charles P. Clement, Company K, Third Regiment (Laconia). Their interest and example are worthy of emulation.

The ceremony of inspection found men of noticeably good material, with better set-up than usual, and a good degree of steadiness. Arms, uniforms, and equipments were in better condition, so far as cleanliness was concerned, than I have ever

seen them before. The tabulated statement will show how generally excellent these all were. Uniforms are in a good state of preservation, and will wear for two or three years more. The new ones being supplied to Company B, Cavalry, are much needed, the old ones being past their usefulness, and in many cases entirely worn out. The state may feel sure that commanding officers generally are faithfully caring for the public property in their possession.

The bands of the three regiments were found in their usual good condition. That of the Third Regiment is especially worthy of praise, for the condition of instruments, uniforms, and equipments, all of which were in almost perfect order.

Platoon A, of the Battery, is in most excellent condition, as usual. Everything in almost perfect order, men well drilled and disciplined, alive to the needs of the service, the platoon is hardly equalled by any in New England.

Platoon B has suffered during the past year from the absence of its commander, and other causes which will doubtless be remedied now, with the accession of the new commanding officer. Property is in good order, and all seem determined to redeem the credit of the platoon, and place it on a par with the remainder of the battery.

Both cavalry companies show a material gain in essentials. Company A is composed of younger men than heretofore, devoted to the best interests of the service. It promises to improve still further in the future.

Company B, under its new commander, has emerged from its hitherto holiday methods, and seriously taken hold of those things which will make it military rather than social. Numerous changes in the *personnel* have taken place also, all in the direction of sustaining the new purpose of the company. We believe this arm of the service will soon be far in advance of any position heretofore attained.

No medical officer accompanied me at the inspection of either the artillery or cavalry organizations.

Prize-drills were observed after inspections in two of the companies which inaugurated such contests years ago, viz., Company A, First Regiment (Dover), and Company K, of the Third (Laconia). The method was substantially the same in

both, and well calculated to thoroughly test the accurate knowledge of members on every detail of the manual. In the former the medal was won by Corporal Frank E. Rollins, and in the latter by Corporal John O'Neil. Such proficiency in the manual as was shown by the Laconia company I have hardly, if ever, seen in any organization: it certainly is not equalled by any company in the state.

Since commencing this report, there has appeared in the columns of one of the Manchester dailies "a challenge," by one of the companies of the First Regiment, to any infantry company in the state to a competitive drill, "for the sum of \$100 or more a side." Contests to demonstrate superiority in drill are very commendable in themselves, but when a money consideration is made the vital incentive and only apparent object, the thing is at once reduced to the level of a sporting-match, and is unworthy the dignity which attaches to the honorable profession which every true soldier guards so jealously. I am pleased to observe that no notice was taken of it by any company in the state.

The great improvement made in company drills since the last inspection has been referred to already. Officers, particularly, are entitled to high praise for the results attained. The list of those who were subject to no criticism while in command of their respective companies at card-drill is much larger than heretofore, and includes, in the First Regiment, Second Lieut. R. M. Scammon, of Company D (Exeter), in the Second Regiment, First Lieut. F. W. Cheney, Company D (Newport), Capt. A. W. Metcalf and Second Lieut. W. H. Prentiss, of Company G (Keene), Capt. Fred A. Faulkner, First Lieut. Geo. W. Fisher, and Second Lieut. J. P. Wellman, of Company H (Keene), and Capt. E. C. Newman, of Company K, (Hillsborough); while in the Third Regiment were First Lieut. Willard Reed, of Company A (New London), and Second Lieut. J. T. Grow, of Company G (Lebanon). It will be observed that five out of six of the officers of the two Keene companies made no errors, an unprecedented attainment. It will also be noted that the tabulated statement credits these two companies with excellence in every department. It is very refreshing to observe the interest manifested in such cases, leading every

man to be present, property in good order, records carefully kept, and familiarity with all duties.

In contrast with the record of the officers above mentioned appear those marked in the table as "poor." If every officer realized that credit and honor *as an officer* come to him only as he, by his conduct and ability, reflects credit and honor *upon the office*, we should find that those who are incompetent would either qualify themselves at once, or else give way to others.

It was my pleasure for one day to attend the Brigade School for Instruction of Officers at Manchester. I found about sixty officers present, of all grades, actively at work under the direction of Lieut. Col. Loomis L. Langdon, Second U. S. Artillery, who was detailed by the War Department for the purpose. Col. Langdon quickly demonstrated his superior faculty for creating an interest and enthusiasm in military duties, which was shown by the close attention and ready response of every officer present. He was indefatigable in his labors, which were heartily appreciated by all who had the good fortune to be present, and it is to be hoped that the state may again be able to secure his efficient services.

Systematic attention has not yet been generally given to the matter of target practice. Most of the companies have occasional field practice, but with little method or particular benefit. Quite a large number of them are inaugurating a system of armory practice, using the regular muskets and reduced charges of powder and ball, also a target reduced in size to correspond with the range possible in the armory. Reloading implements are often used, so that the expense of ammunition is made but trifling, and a large amount of practice is possible at only a nominal cost. All but one of the companies of the Third Regiment have provided themselves with armory targets. Company D, Pittsfield, took it up in advance of the others, and has already made some very creditable scores. The state is indebted to Col. Langdon for very much of an interest and impetus given to the officers in this direction during his visit among them. The opinion was unanimous among those companies which had taken up this duty at the time of inspection, that it had already led to a larger degree of interest in drill meetings, and would surely do much in the way of general improvement. It is deemed to

be very important that the state should inaugurate a proper and progressive system of target practice, in order that our entire force may gain that skill in the use of the rifle which is so necessary a part of the soldier's education. To this end I would suggest the creation of the office of Inspector of Rifle Practice on the staff of the Brigade Commander, who shall have general charge of such instruction.

With such results as have been obtained in the regular army and in the militia of several states, we should be able to easily determine the best methods for the successful prosecution of this work.

I find several companies have not yet taken up skirmish drill as a part of their regular instruction. For reasons stated in my last report, this neglect is blameworthy. Some captains fail to comprehend that variety gives spice to the round of *military* life as much as to any other, and that nothing helps more to create and keep an interest than the performance of a wide range of duties, by which every man gains a consciousness that no matter where he may be placed, he is in all of them a soldier.

The same remarks apply to guard duty, which is not as familiar as it should be, and the importance of which it was my endeavor to impress upon company commanders before going into camp.

I feel it my duty to again call your attention to the matter of compiling a system of regulations for the government of the National Guard, and would suggest the detail of a board of three or five officers, whose duty it shall be to prepare such a code as shall be in accord with our laws and the regulations of the United States Army. They should be characterized by completeness, brevity, and freedom from unnecessary details, and if so compiled would prove of great value.

It is with very much pleasure that I refer again to the excellent spirit that characterizes the great body of our National Guard, composed as it is of the very best material that the state affords. They are ready at all times to do more than the public have reason to expect, and to so qualify themselves in the essentials of the military science that they shall be worthy the name of national guardsmen. The days of "slam-bang" and mere holiday parade are well gone by, and the force of to-day

asks for recognition as an organization for service, and not for pleasure.

At the inspections of the First Regiment I was accompanied by Col. Hall in and about Manchester, and by Major Abbott at Dover, Great Falls, and Exeter.

Col. White was present at Hillsborough and Nashua, detailing Adj. Gould to attend the other companies with me. Col. Patterson attended the inspections of all his companies, as usual.

Medical inspections of the infantry organizations were generally made as heretofore.

I am indebted to the officers above, and to all others with whom I have been brought in contact, for uniform kindness and courtesies.

With the advent of the new Brigade Commander, Gen. D. M. White, a new impetus is sure to be given to the National Guard, the result of which will be shown in even a larger degree of success than has heretofore been obtained. I bespeak for him the hearty support of his entire command.

I am, sir, very respectfully,

Your obedient servant,

ELBERT WHEELER,

Inspector-General.

TABULATED REPORT OF INSPECTIONS, AND

Organization.	Location.	Date of Inspection.	Present and Absent.		Present at Inspection.		Absent from Inspection.		Percentage of attendance.	Acquaintance with the law, and condition of books.	Care of uniforms.	Condition of arms.
			Officers.	Men.	Officers.	Men.	Officers.	Men.				
Brigade field and staff *.....	Concord.....	1884. May 29.	9	2	.....	.....	.....	.....	.....	.....	.....	.....
FIRST REGIMENT.												
Field, staff, and non-com'd staff }	Manchester..	April 9.	9	5	9	4	.....	1	93	excell't	.....	excell't
Band	Manchester..	April 9.	.....	18	.....	17	.....	1	95	.....	good...	fair....
Company A.....	Dover	Apr. 16.	3	36	2	34	1	2	93	excell't	excell't	excell't
" B.....	Manchester..	April 9.	3	41	3	38	.....	3	93	fair....	excell't	good...
" C.....	Goffstown....	April 8.	3	47	3	42	.....	5	90	excell't	excell't	good...
" D.	Exeter.....	Apr. 18.	3	42	3	29	.....	13	71	fair....	excell't	excell't
" E.....	Manchester..	April 9.	2	15	2	20	.....	5	81	excell't	excell't	excell't
" F.	Derry	Apr. 10.	3	41	3	37	.....	4	91	excell't	excell't	excell't
" H.....	Great Falls..	Apr. 17	3	31	3	31	.....	.....	100	excell't	good...	excell't
" K.....	Manchester..	Apr. 10.	3	36	3	33	.....	3	92	good...	excell't	excell't
SECOND REGIMENT												
Field, staff, and non-com'd staff }	Peterborough	May 6.	9	4	8	3	1	1	85	excell't	.....	excell't
Band	Keene	May 2.	.....	17	.....	17	.....	.....	100	.....	excell't	good...
Company C.....	Winchester..	May 2.	3	34	3	31	.....	3	92	excell't	good.	fair....
" D.....	Newport	May 7.	3	34	3	32	.....	2	95	excell't	excell't	excell't
" F*.....	Nashua	May 9.	2	21	2	19	.....	2	91	.....	.....	.....
" G.....	Keene	May 2.	3	29	3	29	.....	.....	100	excell't	excell't	excell't
" H.....	Keene	May 2	3	32	3	32	.....	.....	100	excell't	excell't	excell't
" I.....	Nashua	May 9.	3	37	3	37	.....	.....	100	excell't	excell t	excell't
" K.....	Hillsborough	May 6.	3	39	3	26	.....	13	69	excell't	excell't	excell't

* See page 29 for reason for no rating.

COMPARATIVE STANDING OF ORGANIZATIONS.

Care of Equip- ments.	Personal appear- ance and military bearing.	KNOWLEDGE OF DUTIES.										Credits, 1884.	Credits, 1883.	Credits, 1882.
		INSPECTION.		DRILL.										
		Officers	Men.	No. of Card.	Captain	No. of Card.	First Lieut.	No. of Card.	Second Lieut.	Officers' Average.	Men.			
													19	18
excell't	excell't											21	22	21
good...	excell't											17	17	15
excell't	excell't	excell't	good...	2	excell't	3	excell't	Ab sent.	excellent	excell't	40	39	26	
excell't	excell't	excell't	good...	4	good...	5	good...	2	fair....	good....	good...	35	34	23
good...	good...	excell't	good..	6	good...	3	good...	4	fair....	good....	good...	35	...	...
excell't	excell't	excell't	excell't	5	good...	6	excell't	3	excell't	excellent	good...	36	36	...
good...	excell't	excell't	good...	7	good...	3	good...	Va	cancy.	good....	good..	36	33	31
excell't	excell't	good...	good...	8	fair....	5	fair....	2	good...	fair.....	good...	36	...	...
excell't	excell't	excell't	good...	5	good...	1	good...	7	good...	good	fair....	37	32	34
good...	excell't	excell't	excell't	4	excell't	5	excell't	8	fair....	good....	fair....	36	34	26
excell't	excell't											20	21	20
excell't	excell't											21	18	16
excell't	good...	excell't	good...	2	excell't	1	fair....	6	good...	good....	fair....	33	22	25
excell't	excell't	good...	excell't	7	excell't	8	excell't	4	fair....	good....	fair....	37	...	...
...	...	...	...	...	...	...	...	...	...	...	...	...	41	41
excell't	excell't	excell't	excell't	3	excell't	1	good...	4	excell't	excellent	excell't	42	42	40
excell't	excell't	excell't	excell't	8	excell't	7	excell't	1	excell't	excellent	excell't	42	40	39
excell't	excell't	excell't	excell't	5	good...	7	good..	3	excell't	good....	excell't	41	41	39
excell't	good..	excell't	good...	2	excell't	3	excell't	1	good...	excellent	fair....	34	31	28

TABULATED REPORT,—

Organization.	Location.	Date of Inspection.	Present and absent.		Present at Inspection.		Absent from Inspection.		Percentage of attendance.	Acquaintance with the law, and condition of books.	Care of uniforms.	Condition of arms.
			Officers.	Men.	Officers.	Men.	Officers.	Men.				
THIRD REG'T.....												
Field, staff, and non-com. staff }	Concord.....	Apr. 21	9	5	9	5	.....	.....	100	excell't	.....	excell't
Band	Concord.....	May 29.	21	.....	21	.....	.....	.....	100	.....	excell't	excell't
Company A.....	New London.	May 20.	3	40	3	37	.....	3	93	excell't	excell't	excell't
“ C.....	Concord.....	May 29.	3	36	3	31	.....	5	87	excell't	excell't	excell't
“ D.....	Pittsfield....	May 21.	3	40	3	35	.....	5	88	excell't	excell't	excell't
“ E.....	Concord.....	May 29.	3	33	3	27	.....	6	83	excell't	excell't	excell't
“ G.....	Lebanon.....	May 19.	3	43	3	43	.....	.....	100	excell't	excell't	excell't
“ H.....	Franklin.....	May 20.	3	46	3	42	.....	4	92	excell't	excell't	excell't
“ K.....	Laconia.....	May 28.	2	41	2	41	.....	.....	100	excell't	excell't	excell't
1st BATTERY.												
Platoon A.....	Manchester..	Apr. 10.	2	39	2	36	....	3	93	excell't	excell't	excell't
“ B.....	Concord.....	May 29.	1	30	1	23	....	7	77	poor....	excell't	excell't
CAVALRY.												
Company A.....	Peterborough	May 6.	3	48	3	41	....	7	86	excell't	excell't	excell't
“ B.....	Portsmouth..	Apr. 16.	3	41	3	30	....	11	75	excell't	good...	excell't

Concluded.

Care of equip- ments.	Personal appear- ance and milita- ry bearing.	KNOWLEDGE OF DUTIES.										Credits, 1884.	Credits, 1883.	Credits, 1882.
		INSPECTION.			DRILL.									
		Officers	Men.	No. of card.	Captain	No. of card.	First Lieut.	No. of card.	Second Lieut.	Officers' average.	Men.			
excell't	excell't	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	22	22	19
excell't	excell't	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	22	18	17
excell't	good...	excell't	good...	1	good...	6	excell't	4	good ..	good....	good. .	37	30	27
excell't	excell't	excell't	good...	7	excell't	3	excell't	1	good...	excellent	good...	38	35	32
excell't	excell't	excell't	excell't	2	excell't	3	good...	5	fair....	good....	good...	38	30	29
excell't	excell't	excell't	fair....	8	good...	6	poor...	4	poor....	poor....	fair....	33	24	30
excell't	excell't	excell't	excell't	5	excell't	7	excell't	2	excell't	excellent	good...	41	39	39
excell't	good...	excell't	good...	7	excell't	8	good...	6	good...	good....	good...	37	35	33
excell't	excell't	excell't	excell't	4	good...	Va caney.		2	excell't	good....	excell't	41	41	41
excell't	excell't	excell't	excell't	.....	.....	.....	.....	.....	.....	excellent	excell't	41	†30	38
excell't	good...	good...	good...	.....	.....	.....	.....	.....	.....	good....	good...	31	27	34
excell't	good...	good...	good...	2	excell't	3	good...	6	fair....	good....	good...	35	29	28
excell't	excell't	good...	excell't	3	excell't	8	good...	5	good...	good....	good...	35	33	31

† No drill; gun-room not completed.

RETURN

OF THE

NEW HAMPSHIRE NATIONAL GUARD.

	Commissioned Officers.	Enlisted Men.	Aggregate.
Commander-in-Chief and Staff.....	11	.....	11
Brigade-Commander and Staff.....	9	2	11

FIRST REGIMENT—HEAD-QUARTERS, MANCHESTER.

Field and Staff	9	5	14
Band.....		18	18
Co. A, Dover.....	3	36	39
Co. B, Manchester	3	41	44
Co. C, Goffstown.....	3	47	50
Co. D, Exeter.....	3	42	45
Co. E, Manchester.....	2	25	27
Co. F, Derry.....	3	41	44
Co. H, Great Falls.....	3	31	34
Co. K, Manchester.....	3	36	39
Strength of First Regiment.....	32	322	354

SECOND REGIMENT—HEAD-QUARTERS, PETERBOROUGH.

	Commissioned Officers.	Enlisted Men.	Aggregate.
Field and Staff.....	9	4	13
Band		17	17
Co. C, Winchester.....	3	34	37
Co. D, Newport.....	3	34	37
Co. F, Nashua.....	2	21	23
Co. G, Keene	3	29	32
Co. H, Keene,.....	3	32	35
Co. I, Nashua.....	3	37	40
Co. K, Hillsborough.....	3	39	42
Strength of Second Regiment.....	29	247	276

THIRD REGIMENT—HEAD-QUARTERS, CONCORD.

Field and Staff	9	5	14
Band		21	21
Co. A, New London.....	3	40	43
Co. C, Concord	3	36	39
Co. D, Pittsfield	3	40	43
Co. E, Concord	3	33	36
Co. G, Lebanon.....	3	43	46
Co. H, Franklin Falls.....	3	46	49
Co. K, Laconia.....	2	41	43
Strength of Third Regiment.....	29	305	334

CAVALRY.

Co. A, Peterborough.....	3	48	51
Co. B, Portsmouth	3	41	44
Strength of Cavalry.....	6	89	95

ARTILLERY.

	Commissioned Officers.	Enlisted Men.	Aggregate.
Platoon A, Manchester.....	2	39	41
Platoon B, Concord.....	1	30	31
Strength of Artillery.....	3	69	72

RECAPITULATION.

Commander-in-Chief and Staff.....	11	.....	11
Brigade-Commander and Staff.....	9	2	11
Infantry.....	90	874	964
Cavalry.....	6	89	95
Artillery.....	3	69	72
Total.....	119	1,034	1,153

REGISTER

OF THE

NEW HAMPSHIRE NATIONAL GUARD.

HIS EXCELLENCY SAMUEL W. HALE, *Governor and Commander-in-Chief.*

INAUGURATED JUNE 7, 1883.

GENERAL STAFF.

Name.	Rank.	Residence.	Date of Commission.
Augustus D. Ayling, Adjutant-General...	Maj. Gen..	Concord	July 15, 1879.
Elbert Wheeler, Inspector-General *	Brig. Gen.	Nashua	June 26, 1883.
Solon S. Wilkinson, Quartermaster-Gen'l	Brig. Gen.	Keene	June 26, 1883.
George H. Calley, Surgeon-General.....	Brig. Gen.	Bristol	June 26, 1883.
Everett Fletcher, Judge Advocate General	Brig. Gen.	Lancaster.....	June 26, 1883.
Gilman B. Johnson, Commissary-General	Brig. Gen.	Concord	June 26, 1883.
Frank G. Clarke, Aide-de-Camp.....	Colonel ...	Peterborough...	June 26, 1883.
Gilbert P. Whitman, Aide-de-Camp.....	Colonel ...	Manchester	June 26, 1883.
John Pender, Aide-de-Camp.....	Colonel ...	Portsmouth	June 26, 1883.
Converse J. Smith, Aide-de-Camp.....	Colonel ...	Concord	June 26, 1883.

* Reäppointment.

FIRST BRIGADE.

Name.	Rank.	Residence.	Date of Commission.
Daniel M. White.....	Brig. Gen.	Peterborough	May 15, 1884.
George W. Gould, Asst. Adjutant-General	Lt. Col....	Winchester...	May 28, 1884.
William H. Cheever, Asst. Inspector-Gen'l	Major.....	Nashua.....	May 28, 1884.
George Cook, Medical Director.....	Lt. Col....	Concord.....	May 28, 1884.
Aaron Whittemore, Jr., Judge Advocate..	Major.....	Pittsfield.....	May 28, 1884.
Willis D. Thompson, Commissary.....	Captain...	Concord.....	May 28, 1884.
Frank W. Russell, Aide-de-Camp.....	Captain...	Plymouth.....	May 28, 1884.
Richard M. Scammon, Aide-de-Camp....	Captain...	Exeter.....	May 28, 1884.

FIRST REGIMENT.

FIELD AND STAFF.

John B. Hall.....	Colonel....	Manchester...	Aug. 4, 1881.
George M. L. Lane.....	Lt. Col....	Manchester...	Aug. 4, 1881.
Joseph S. Abbott.....	Major.....	Dover.....	Aug. 4, 1881.
John Gannon, Jr., Adjutant.....	First Lieut.	Manchester...	July 13, 1883.
George E. Hastings, Quartermaster.....	First Lieut.	Manchester...	Aug. 17, 1881.
John N. Baker, Paymaster.....	Captain....	Manchester...	Jan. 26, 1882.
William M. Parsons, Surgeon.....	Major.....	Manchester...	March 17, 1884.
James Sullivan, Asst. Surgeon.....	Captain...	Manchester...	March 17, 1884.
Edward B. Payne, Chaplain.....	Captain....	Manchester...	March 13, 1884.

COMPANY A.

George H. Demeritt.....	Captain.....	Dover.....	Sept. 1, 1881.
Martin J. Galligan.....	First Lieutenant....	Dover.....	Oct. 10, 1881.
John H. Ingraham.....	Second Lieutenant.	Dover.....	Sept. 12, 1882.

COMPANY B.

Patrick A. Devine.....	Captain.....	Manchester...	April 28, 1875.
Daniel F. Shea.....	First Lieutenant....	Manchester...	Aug. 30, 1883.
John F. O'Malley.....	Second Lieutenant.	Manchester...	Aug. 30, 1883.

COMPANY C.

Name.	Rank.	Residence.	Date of Commission.
Charles E. Watt.....	Captain.....	Goffstown....	June 28, 1883.
Leslie S. Bidwell.....	First Lieutenant....	Goffstown	Aug. 29, 1883.
Samuel H. Balch.....	Second Lieutenant..	Goffstown	Aug. 29, 1883.

COMPANY D.

Arthur F. Cooper.....	Captain.....	Exeter	March 10, 1883.
George E. Warren	First Lieutenant....	Exeter	March 10, 1883.
Richard M. Scammon *.....	Second Lieutenant..	Exeter	March 10, 1883.

COMPANY E.

Frank H. Challis	Captain.....	Manchester...	Sept. 20, 1882.
Hervey M. Bennett.....	First Lieutenant....	Manchester...	April 18, 1883.
.....	Second Lieutenant..	.....	.....

COMPANY F.

Edward J. Perkins	Captain.....	Derry.....	Jan. 1, 1884.
.....	First Lieutenant....	.....	.....
Rosecrans W. Pillsbury.....	Second Lieutenant..	Derry.....	July 21, 1883.

COMPANY H.

William D. Ormsby	Captain.....	Great Falls...	May 26, 1884.
William J. Andrews.....	First Lieutenant....	Great Falls...	May 26, 1884.
.....	Second Lieutenant..	.....	.....

COMPANY K.

John H. Wales, Jr.....	Captain.....	Manchester...	April 4, 1882.
John M. Sargent.....	First Lieutenant....	Manchester...	Aug. 12, 1882.
Patrick H. O'Malley.....	Second Lieutenant..	Manchester...	Dec. 11, 1883.

* Since promoted to Capt. and A. D. C.

SECOND REGIMENT.

FIELD AND STAFF.

Name.	Rank.	Residence.	Date of Commission.
Elbridge J. Copp.....	Lieut. Col.	Nashua.....	Aug. 6, 1879
Fred A. Barker.....	Major	Keene	Aug. 6, 1879
Lewis P. Wilson, Quartermaster..	First Lieutenant.	Peterborough...	Sept. 5, 1881
Jacob B. Whittemore, Paymaster.	Captain	Hillsborough....	Sept. 8, 1880
John H. Cutler, Surgeon.....	Major.....	Keene.....	June 7, 1877
Anthony C. Hardy, Chaplain.....	Captain	Concord	May 16, 1876

COMPANY C.

Amos Lawrence.....	Captain.....	Winchester ...	July 13, 1883
Norman D. Safford	First Lieutenant...	Winchester	July 13, 1883
Charles D. Seaver.....	Second Lieutenant.	Winchester	July 13, 1883

COMPANY D.

Ashton W. Rounsevel.....	Captain	Newport	April 19, 1883
Fred W. Cheney.....	First Lieutenant...	Newport	April 19, 1883
Ira Stowell.....	Second Lieutenant.	Newport	July 26, 1883

COMPANY F.

William W. Wheeler.....	Captain	Nashua.....	May 24, 1883
Tilson D. Fuller.....	First Lieutenant...	Nashua.....	June 9, 1883
.....	Second Lieutenant.	.....	.....

COMPANY G.

Albert W. Metcalf.....	Captain	Keene	July 27, 1883
Frank O. Nims.....	First Lieutenant....	Keene	Dec. 15, 1883
William H. Prentiss.....	Second Lieutenant	Keene	Dec. 15, 1883

COMPANY H.

Name.	Rank.	Residence.	Date of Commission.
Frederic A. Faulkner.....	Captain.....	Keene.....	Dec. 15, 1883
George W. Fisher.....	First Lieutenant....	Keene.....	Dec. 15, 1883
Jerry P. Wellman.....	Second Lieutenant..	Keene.....	Dec. 15, 1883

COMPANY I.

James A. Cobb.....	Captain.....	Nashua.....	April 3, 1879
Edwin H. Parmenter.	First Lieutenant....	Nashua.....	April 3, 1879
Judson Sawyer.....	Second Lieutenant..	Nashua.....	April 3, 1879

COMPANY K.

Emmons C. Newman	Captain.....	Hillsborough Br.	Feb. 25, 1884
James F. Adams	First Lieutenant....	Hillsborough Br.	Feb. 25, 1884
Leander Emery	Second Lieutenant..	Hillsborough Br.	Feb. 25, 1884

THIRD REGIMENT.

FIELD AND STAFF.

Name.	Rank.	Residence.	Date of Commission.
Joab N. Patterson	Colonel....	Concord	April 18, 1878
True Sanborn, Jr.....	Lieut. Col..	Chichester.....	May 29, 1878
Nathan H. Randlett.....	Major.....	Lebanon.....	Sept. 25, 1882
Daniel H. Gienty, Adjutant.....	First Lieut.	Concord	March 19, 1884
Harry B. Cilley, Quartermaster.....	First Lieut	Concord	May 19, 1884
*George Cook, Surgeon.....	Major.....	Concord	May 8, 1882
Charles R. Walker, Asst. Surgeon....	Captain....	Concord	May 10, 1882
George R. Leavitt, Paymaster.....	Captain....	Laconia.....	Sept. 13, 1883
Daniel C. Roberts, Chaplain.....	Captain....	Concord	Aug. 3, 1882

* Since promoted to Lt. Col. and Medical Director.

COMPANY A.

Name	Rank.	Residence.	Date of Commission.
William A. Messer.....	Captain.....	New London....	Jan. 6, 1876
Willard Reed.....	First Lieutenant....	New London....	April 3, 1879
Baxter Gay.....	Second Lieutenant..	New London....	Dec. 28, 1882

COMPANY C.

Edward H. Dixon.....	Captain.....	Concord.....	Feb. 25, 1881
Charles P. Hadley.....	First Lieutenant....	Concord.....	Feb. 21, 1884
Wallace D. Smith.....	Second Lieutenant..	Concord.....	Feb. 21, 1884

COMPANY D.

*Aaron Whittemore, Jr.....	Captain.....	Pittsfield.....	April 3, 1879
J. Edward Hurst.....	First Lieutenant....	Pittsfield.....	Nov. 28, 1882
William A. Yeaton.....	Second Lieutenant..	Pittsfield.....	Feb. 23, 1883

COMPANY E.

William A. Happuy.....	Captain.....	Concord.....	March 1, 1877
Dennis E. Clifford.....	First Lieutenant....	Concord.....	May 24, 1882
James M. Colbert.....	Second Lieutenant..	Concord.....	Jan. 22, 1883

COMPANY G.

Charles H. Clough.....	Captain.....	Lebanon.....	July 23, 1883
Eugene S. Downes.....	First Lieutenant....	Lebanon.....	July 23, 1883
Julius T. Grow.....	Second Lieutenant..	Lebanon.....	July 23, 1883

COMPANY H.

George N. Cheever.....	Captain.....	Franklin Falls..	July 1, 1879
George F. Prescott.....	First Lieutenant....	Franklin Falls..	July 1, 1879
Amos S. Ripley.....	Second Lieutenant..	Franklin Falls..	June 2, 1879

* Since promoted to Major and Judge-Advocate.

COMPANY K.

Name.	Rank.	Residence.	Date of Commission.
Edmund Tetley.....	Captain.....	Laconia.....	July 30, 1881
.....	First Lieutenant.....	.....	.....
James B. Fernald.....	Second Lieutenant..	Laconia,....	Feb. 25, 1884

CAVALRY.

COMPANY A.

Name.	Rank.	Residence.	Date of Commission.
Ervin H. Smith.....	Captain.....	Peterborough..	May 3, 1883
William F. Barrett.....	First Lieutenant....	Peterborough...	May 3, 1883
James E. Saunders.....	Second Lieutenant,	Peterborough...	Oct. 3, 1883

COMPANY B.

John S. Perry.....	Captain.....	Portsmouth.....	Dec. 10, 1883
Horace D. Whidden.....	First Lieutenant....	Portsmouth.....	Feb. 14, 1884
John P. Tibbetts.....	Second Lieutenant.	Portsmouth.....	Feb. 14, 1884

ARTILLERY.

FIRST BATTERY—PLATOON A.

Name.	Rank.	Residence.	Date of Commission.
Samuel S. Piper.....	Captain.....	Manchester.....	May 1, 1876
Edward H. Carrier.....	First Lieutenant....	Manchester.....	April 6, 1882

FIRST BATTERY—PLATOON B.

.....	First Lieutenant....	.....	.....
Daniel G. Smith.....	Second Lieutenant..	Concord.....	Aug. 11, 1883

RESIGNATIONS AND DISCHARGES

OF

COMMISSIONED OFFICERS.

GOVERNOR'S STAFF.

Name.	Rank and Organization.	Date of Commission.	Date of Discharge.	Remarks.
Elbert Wheeler.....	Brig. Gen. and In. Gen.	June 23, 1881	June 7, 1883	Term exp'd
Marshall C. Wentworth	Brig. Gen. and Q. M. G.	June 23, 1881	June 7, 1883	Term exp'd.
Ezra Mitchell, Jr.....	Brig. Gen. and Surg. G.	June 23, 1881	June 7, 1883	Term exp'd.
Francis C. Faulkner...	Brig. Gen. and J. A. G.	June 23, 1881	June 7, 1883	Term exp'd.
Charles H. Sawyer.....	Col. and A. D. C.....	June 23, 1881	June 7, 1883	Term exp'd.
William H. Stinson....	Col. and A. D. C.....	June 23, 1881	June 7, 1883	Term exp'd.
Daniel C. Gould.....	Col. and A. D. C.....	June 23, 1881	June 7, 1883	Term exp'd.
Edward H. Gilman....	Col. and A. D. C.....	June 23, 1881	June 7, 1883	Term exp'd.

BRIGADE COMMANDER AND STAFF.

Joseph M. Clough.....	Brigadier General....	April 16, 1877	May 15, 1884	Resigned.
Rufus P. Daniels.....	Lt. Col. and A. A. G....	July 5, 1882	May 28, 1884	Resigned.
Daniel B. Donovan....	Maj. and A. I. G.....	Jan. 31, 1883	May 28, 1884	Resigned.
James B. Sturgis.....	Lt. Col. and M. D.....	Aug. 4, 1881	May 28, 1884	Resigned.
William R. Patten....	Maj. and J. A.....	April 29, 1879	May 28, 1884	Resigned.
George W. Nichols....	Capt. and Q. M.....	April 29, 1879	May 28, 1884	Resigned.
Henry L. Harris.....	Capt. and Com.....	Aug. 11, 1881	May 28, 1884	Resigned.
Edson G. Stark.....	Capt. and A. D. C....	April 29, 1879	May 28, 1884	Resigned.
Jonathan T. Underhill.	Capt. and A. D. C....	Jan. 31, 1883	May 28, 1884	Resigned.

FIRST REGIMENT.

Name.	Rank and Organization.	Date of Commission	Date of Discharge.	Remarks.
Arthur E. Clarke....	1st Lieut. and Adj't....	Dec. 1, 1879	June 28, 1883	Resigned.
Henry E. Newell....	Major and Surgeon....	May 1, 1879	Mar. 14, 1884	Resigned.
Arthur L. Emerson..	Capt. and Asst. Surg..	April 21, 1881	July 11, 1883	Resigned.
Henry Powers.....	Chaplain.....	May 17, 1875	Aug. 28, 1883	Resigned.
Patrick H. O'Malley.	1st Lieut. Co. B.	Jan. 8, 1883	July 24, 1883	Resigned.
Nathaniel H. Pearley	1st Lieut. Co. C.	June 28, 1883	Aug. 28, 1883	Resigned.
Clarence Richardson.	2d Lieut. Co. C.	June 28, 1883	Aug. 28, 1883	Resigned.
Fred G. R. Gordon..	2d Lieut. Co. E.	June 28, 1883	Jan. 1, 1884	Resigned.
Bert S. Ladd.....	Captain Co. F.	Jan. 25, 1883	June 1, 1883	Resigned.
John K. Moore.....	1st Lieut. Co. F.	July 15, 1880	Sept. 5, 1883	Co. disban'd.
Henry T. Eaton.....	2d Lieut. Co. F.	Jan. 25, 1883	Aug. 8, 1883	Co. disban'd.
Walter S. Willey....	Captain Co. H.	Jan. 10, 1883	April 30, 1884	Resigned.
Henry B. Davis.....	2d Lieut. Co. H.	Jan. 10, 1883	April 14, 1884	Resigned.
Herbert H. Sturgis..	2d Lieut. Co. K.	Aug. 12, 1882	July 13, 1883	Resigned.
Chester J. Brown....	2d Lieut. Co. K.	July 25, 1883	Dec. 3, 1883	Resigned.
George S. Adams....	Captain Co. F.	July 21, 1883	Nov. 16, 1883	Resigned.
George O. Colby....	1st Lieut. Co. F.	July 21, 1883	May 20, 1884	Resigned.

SECOND REGIMENT.

William R. Dunham.	Asst. Surgeon.....	Sept. 8, 1880	May 17, 1884	Resigned.
Russell F. Smith....	Captain Co. C.	June 17, 1879	June 26, 1883	Resigned.
Wm. W. Hemenway.	Captain Co. E.	Mar. 5, 1883	Dec. 31, 1883	Co. disban'd.
Frank P. Phelps....	1st Lieut. Co. E.	April 2, 1883	Sept. 13, 1883	Co. disban'd.
Eugene P. Whitney.	2d Lieut. Co. F.	May 3, 1881	July 5, 1883	Resigned.
James W. Russell....	Captain Co. G.	July 14, 1880	July 6, 1883	Resigned.
Edwin S. Foster....	1st Lieut. Co. G.	Aug. 25, 1880	Dec. 3, 1883	Resigned.
Martin V. B. Clark..	Captain Co. H.	Aug. 1, 1882	Nov. 30, 1883	Resigned.
Orlando G. Burt....	Captain Co. K.	Sept. 13, 1880	Feb. 25, 1884	Resigned.
Charles E. Dudley...	2d Lieut. Co. D.	April 19, 1883	July 26, 1883	Resigned.

THIRD REGIMENT.

Name.	Rank and Organization.	Date of Commission.	Date of Discharge.	Remarks.
James E. Randlett ..	Adjutant.....	July 19, 1882..	Feb. 5, 1884....	Resigned.
John T. Batchelder..	Paymaster.....	May 20, 1879...	Aug. 22, 1883..	Resigned.
Charles D. Todd.....	1st Lieut. Co. C.	Feb. 25, 1881..	Feb. 19, 1884..	Resigned.
Henry J. Cummings	1st Lieut. Co. F.	Aug. 30, 1882..	July 7, 1883....	Resigned.
Richard B. Whitcomb	1st Lieut. Co. F.	April 10, 1884..	May 16, 1884...	Co. disban'd.
James H. Darby.....	2d Lieut. Co. F.	April 10, 1884..	May 16, 1884...	Co. disban'd.
Jesse E. Dewey.....	Capt. Co. G.....	Sept. 25, 1882..	July 23, 1883..	Resigned.
Martin B. Plummer..	1st Lieut. Co. K.	July 30, 1881..	April 23, 1884..	Resigned.
Fred R. Gilman.....	2d Lieut. Co. K.	July 30, 1881..	Oct. 8, 1883....	Resigned.

CAVALRY.

Charles P. Hayward..	2d Lieut. Co. A.	June 3, 1882...	Aug. 16, 1883...	Resigned.
Edward D. Coffin....	Capt. Co. B.....	July 1, 1879. .	Dec. 3, 1883. .	Resigned.
Storer H. Gates.....	2d Lieut. Co. B.	June 15, 1882..	Oct. 22, 1883...	Resigned.

ARTILLERY—FIRST BATTERY.

Frank S. Warren....	1st Lieut. Plat. B.	Dec. 21, 1880..	April 28, 1884..	Resigned.
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COMMISSIONS ISSUED.

GOVERNOR'S STAFF.

Name.	Rank and organization.	Date of Commission.
Elbert Wheeler.....	Brig. Gen. and Insp. Gen.....	June 26, 1883.
Solon S. Wilkinson.....	Brig. Gen. and Q. M. Gen.....	June 26, 1883.
George H. Calley.....	Brig. Gen. and Surg. Gen.....	June 26, 1883.
Everett Fletcher.....	Brig. Gen. and J. A. Gen.....	June 26, 1883.
Gilman B. Johnson.....	Brig. Gen. and Com. Gen.....	June 26, 1883.
Frank G. Clarke.....	Col. and A. D. C.....	June 26, 1883.
Gilbert P. Whitman.....	Col. and A. D. C.....	June 26, 1883.
John Pender.....	Col. and A. D. C.....	June 26, 1883.
Converse J. Smith.....	Col. and A. D. C.....	June 26, 1883.

BRIGADE COMMANDER AND STAFF.

Daniel M. White.....	Brigadier General.....	May 15, 1884.
George W. Gould.....	Lt. Col. and Asst. Adj't Gen.....	May 28, 1884.
William H. Cheever.....	Major and Asst. Insp. Gen.....	May 28, 1884.
George Cook.....	Lt. Col. and Med. Director.....	May 28, 1884.
Aaron Whittemore, Jr.....	Major and Judge Advocate.....	May 28, 1884.
Willis D. Thompson.....	Capt. and Brig. Commissary.....	May 28, 1884.
Frank W. Russell.....	Capt. and A. D. C.....	May 28, 1884.
Richard M. Scammon.....	Capt. and A. D. C.....	May 28, 1884.

FIRST REGIMENT.

Name.	Rank and organization.	Date of Commission.
John Gannon, Jr.....	1st Lieut. and Adj't.....	July 13, 1883.
William M. Parsons.....	Major and Surgeon.....	March 17, 1884.
William M. Parsons.....	Capt. and Asst. Surgeon.....	July 13, 1883.
James Sullivan.....	Capt. and Asst. Surgeon.....	March 17, 1884.
Edward B. Payne.....	Chaplain.....	March 13, 1884.
Daniel F. Shea.....	1st Lieut. Co. B.....	Aug. 30, 1883.
John F. O'Malley.....	2d Lieut. Co. B.....	Aug. 30, 1883.
Charles E. Watt.....	Capt. Co. C.....	June 28, 1883.
Nathaniel H. Pearley.....	1st Lieut. Co. C.....	June 28, 1883.
Leslie H. Bidwell.....	1st Lieut. Co. C.....	Aug. 29, 1883.
Clarence Richardson.....	2d Lieut. Co. C.....	June 28, 1883.
Samuel H. Balch.....	2d Lieut. Co. C.....	Aug. 29, 1883.
Fred G. R. Gordon.....	2d Lieut. Co. E.....	June 28, 1883.
George S. Adams.....	Capt. Co. F.....	July 21, 1883.
Edward J. Perkins.....	Capt. Co. F.....	Jan. 1, 1884.
George O. Colby.....	1st Lieut. Co. F.....	July 21, 1883.
Rosecrans W. Pillsbury.....	2d Lieut. Co. F.....	July 21, 1883.
William D. Ormsby.....	Capt. Co. H.....	May 26, 1884.
William J. Andrews.....	1st Lieut. Co. H.....	May 26, 1884.
Charles J. Brown.....	2d Lieut. Co. K.....	July 25, 1883.
Patrick H. O'Malley.....	2d Lieut. Co. K.....	Dec. 11, 1883.

SECOND REGIMENT.

Amos Lawrence.....	Capt. Co. C.....	July 13, 1883.
Norman D. Safford.....	1st Lieut. Co. C.....	July 13, 1883.
Charles D. Seaver.....	2d Lieut. Co. C.....	July 13, 1883.
Ira Stowell.....	2d Lieut. Co. D.....	July 26, 1883.
Tilson D. Fuller.....	1st Lieut. Co. F.....	June 9, 1883.
Albert W. Metcalf.....	Capt. Co. G.....	July 27, 1883.
Frank O. Nims.....	1st Lieut. Co. G.....	Dec. 15, 1883.
Frank O. Nims.....	2d Lieut. Co. G.....	July 27, 1883.
William H. Prentiss.....	2d Lieut. Co. G.....	Dec. 15, 1883.

COMMISSIONS ISSUED.—SECOND REGIMENT. *Concluded.*

Name.	Rank and Organization.	Date of Commission.
Frederic A. Faulkner.....	Capt. Co. H.....	Dec. 15, 1883.
George W. Fisher.....	1st Lieut. Co. H.....	Dec. 15, 1883.
Jerry P. Wellman.....	2d Lieut. Co. H.....	Dec. 15, 1883.
Emmons C. Newman.....	Capt. Co. K.....	Feb. 25, 1884.
James F. Adams.....	1st Lieut. Co. K.....	Feb. 25, 1884.
Leander Emery.....	2d Lieut. Co. K.....	Feb. 25, 1884.

THIRD REGIMENT.

Daniel H. Gienty.....	1st Lieut. and Adj.	March 19, 1884.
Harry B. Cilley.....	1st Lieut. and Q. M.	May 19, 1884.
George R. Leavitt.....	Capt. and Paymaster.....	Sept. 13, 1883.
Charles P. Hadley.....	1st Lieut. Co. C.....	Feb. 21, 1884.
Wallace D. Smith.....	2d Lieut. Co. C.....	Feb. 21, 1884.
Richard B. Whitcomb.....	1st Lieut. Co. F.....	April 10, 1884.
James H. Darby.....	2d Lieut. Co. F.....	April 10, 1884.
Charles H. Clough.....	Capt. Co. G.....	July 23, 1883.
Eugene S. Downes.....	1st Lieut. Co. G.....	July 23, 1883.
Julius T. Grow.....	2d Lieut. Co. G.....	July 23, 1883.
James B. Fernald.....	2d Lieut. Co. K.....	Feb. 25, 1884.

CAVALRY.

James E. Saunders.....	2d Lieut. Co. A.....	Oct. 3, 1883.
John S. Perry.....	Capt. Co. B.....	Dec. 10, 1883.
Horace D. Whidden.....	1st Lieut. Co. B.....	Feb. 14, 1884.
John P. Tibbetts.....	2d Lieut. Co. B.....	Feb. 14, 1884.

ARTILLERY.—FIRST BATTERY.

Daniel G. Smith.....	2d Lieut. Plat. B.....	Aug. 11, 1883.
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ENLISTED MEN DROPPED FROM ROLLS AS DESERTERS.

FIRST REGIMENT.

Private Thomas Holland, Co. A.

"	John Gaggin,	"
"	Richard R. Mason, Co. H.	
"	Orrin E. Andrews,	"
"	Thos. H. Plummer,	"
"	Frank Blair,	"
"	George W. Harris,	"
"	Lafayette E. Lord,	"
"	Chas. E. Garland,	"
"	Arthur M. Jones,	"

SECOND REGIMENT.

Private George H. Campbell, Co. I.

THIRD REGIMENT.

Private Edward Murray, Co. C.

"	Geo. S. Connor,	"
"	Jas. M. Lamprey,	"
"	Edwin A. Royce,	"
"	William E. Carr, Co. H.	
"	Geo. E. Worthen,	"

FIRST BATTERY.

Private James H. Libby, Plat. A.

ANNUAL ENROLMENT.

ROCKINGHAM COUNTY.

TOWNS.	1884.	1883.	Population. Census, 1880.
Atkinson.....	62	74	502
Auburn.....	104	102	719
Brentwood.....	207	109	999
Candia.....	176	.....	1,340
Chester.....	177	169	1,136
Danville.....	67	96	613
Deerfield.....	207	191	1,569
Derry.....	209	361	2,140
East Kingston.....	51	57	576
Epping.....	288	.....	1,536
Exeter.....	429	434	3,569
Fremont.....	81	100	624
Greenland.....	57	48	693
Hampstead.....	131	127	959
Hampton.....	.....	.....	1,184
Hampton Falls.....	67	.....	678
Kensington.....	85	69	614
Kingston.....	116	177	1,080
Londonderry.....	153	182	1,383
Newcastle.....	101	107	610
Newington.....	72	62	493
<i>Carried forward.....</i>	2,840	2,465	22,937

ROCKINGHAM COUNTY—*Concluded.*

TOWNS.	1884.	1883.	Population. Census, 1880.
<i>Brought forward</i>	2,840	2,465	22,937
Newmarket.....			2,368
Newton.....	138	129	1,006
North Hampton.....	225	124	774
Northwood.....	203	199	1,345
Nottingham.....	145	149	1,095
Plaistow.....	108	125	1,002
Portsmouth.....		1,444	9,690
Raymond.....	144	161	1,053
Rye.....	140	138	1,111
Salem.....	124		1,809
Sandown.....			500
Seabrook.....	225		1,745
South Hampton.....	64	58	383
South Newmarket.....	144		829
Stratham.....	95	94	720
Windham.....		75	695
	4,595	5,161	49,062

STRAFFORD COUNTY.

TOWNS.	1884.	1883.	Population. Census, 1880.
Barrington.....	233	239	1,497
Dover.....		1,856	11,687
Durham.....	133	139	962
Farmington.....	639	566	3,044
Lee.....	96	97	715
Madbury.....	63	65	397
Middleton.....	53	52	355
Milton.....	44		1,516
New Durham.....	99	89	772
Rochester.....		705	5,785
Rollinsford.....	167	157	1,712
Somersworth.....	223	238	5,586
Strafford.....	146	153	1,531
	1,901	4,356	35,559

BELKNAP COUNTY.

Alton.....	218		1,476
Barnstead.....	143		1,296
Belmont.....	174	160	1,226
Centre Harbor.....	70	71	521
Gilford.....	401	284	2,821
Gilmanton.....	187	163	1,485
Laconia.....	677	559	3,790
Meredith.....	187	224	1,800
New Hampton.....	159	139	1,059
Sanbornton.....		121	1,192
Tilton.....	160	167	1,282
	2,376	1,888	17,948

CARROLL COUNTY.

TOWNS.	1884.	1883.	Population. Census, 1880.
Albany.....			361
Bartlett.....			1,044
Brookfield.....	62	66	434
Chatham.....			421
Conway.....	319	320	2,092
Eaton.....	86	82	629
Effingham.....			865
Freedom.....	126	140	714
Hart's Location.....		11	70
Jackson.....	79	85	464
Madison.....	87	79	586
Moultonborough.....		158	1,254
Ossipee.....			1,782
Sandwich.....	214	274	1,701
Tamworth.....	177	163	1,274
Tuftonborough.....			923
Wakefield.....		174	1,386
Wolfeborough.....	356	357	2,222
	1,506	1,909	18,222

MERRIMACK COUNTY.

TOWNS.	1884.	1883.	Population. Census, 1880.
Allenstown.....			1,707
Andover.....	158	165	1,204
Boscawen.....		212	1,381
Bow.....	105	102	734
Bradford.....	128	104	950
Canterbury.....	150	154	1,033
Chichester.....			784
Concord.....	1,466		13,836
Danbury.....	92	109	760
Dunbarton.....	120	108	708
Epsom.....			909
Franklin.....	720	795	3,265
Henniker.....	210	213	1,326
Hill.....	120	120	667
Hooksett.....	150	141	1,766
Hopkinton.....	229	227	1,836
London.....	134	215	1,221
Newbury.....	97	98	590
New London.....		58	875
Northfield.....	125	125	918
Pembroke.....	197	177	2,797
Pittsfield.....	317	248	1,974
Salisbury.....	62	65	795
Sutton.....	167	129	993
Warner.....	217	193	1,537
Webster.....	80	80	647
Wilmot.....	109	128	1,080
	5,153	3,966	46,293

HILLSBOROUGH COUNTY.

TOWNS.	1884.	1883.	Population. Census, 1880.
Amherst.....	166	166	1,225
Antrim.....	187	179	1 172
Bedford.....	189	200	1,204
Bennington.....	90	80	443
Brookline.....	109	129	698
Deering.....	78	84	674
Francestown.....	126	140	937
Goffstown.....		139	1,699
Greenfield.....	76	90	649
Greenville.....	84	86	1,072
Hancock.....	101	100	689
Hillsborough.....	241	162	1,646
Hollis.....	142	152	1,077
Hudson.....	143	145	1,045
Litchfield.....		47	291
Lyndeborough.....	127	127	818
Manchester.....	3,150		32,630
Mason.....	77	100	645
Merrimack.....	99	122	1,042
Milford.....	225	271	2,397
Mont Vernon.....	67	74	517
Nashua.....	918	813	13,397
New Boston.....	112	157	1,144
New Ipswich.....	106	128	1,222
Pelham.....	134	129	848
Peterborough.....	294	319	2,206
Sharon.....		23	203
Temple.....	50	37	402
Weare.....	229	237	1 829
Wilton.....			1,747
Windsor.....	15	13	65
	7,335	4,459	75,633

CHESHIRE COUNTY.

TOWNS.	1884.	1883.	Population. Census, 1880.
Alstead.....	145	143	1,037
Chesterfield.....		172	1,173
Dublin.....	56	63	456
Fitzwilliam.....	166	108	1,187
Gilsum.....	106	98	663
Harrisville.....	84	109	870
Hinsdale.....	196	239	1,868
Jaffrey.....	131	155	1,267
Keene.....	994	983	6,784
Marlborough.....	162	168	1,236
Marlow.....	118	109	701
Nelson.....	57	53	438
Richmond.....		102	669
Rindge.....	154	131	936
Roxbury.....	17	18	126
Stoddard.....		51	553
Sullivan.....	59	61	382
Surry.....	45	49	326
Swanzey.....	275	223	1,661
Troy.....	91	111	796
Walpole.....	268	262	2,018
Westmoreland.....		120	1,093
Winchester.....		377	2,444
	3,124	3,905	28,734

SULLIVAN COUNTY.

TOWNS.	1884.	1883.	Population. Census, 1880.
Acworth.....	134	138	982
Charlestown.....	224	230	1,587
Claremont.....			4,704
Cornish.....	139	149	1,156
Croydon.....	97	78	608
Goshen.....		52	511
Grantham.....		85	540
Langdon.....	66	66	364
Lempster.....	80	85	602
Newport.....	335	336	2,612
Plainfield.....	162	169	1,372
Springfield.....	95	97	732
Sunapee.....	77	121	895
Unity.....	122	115	814
Washington.....	104	86	682
	1,635	1,807	18,161

GRAFTON COUNTY.

TOWNS.	1884.	1883.	Population. Census, 1880.
Alexandria.....	100	.....	828
Ashland.....	142	191	960
Bath.....	108	110	1,032
Benton.....	.....	.....	378
Bethlehem.....	85	131	1,400
Bridgewater.....	64	52	384
Bristol.....	68	158	1,352
Campton.....	143	152	1,163
Canaan.....	176	164	1,762
Dorchester.....	74	83	585
Easton.....	69	71	302
Ellsworth.....	.....	34	209
Enfield.....	147	180	1,680
Franconia.....	83	63	550
Grafton.....	150	107	934
Groton.....	72	90	566
Hanover.....	228	238	2,149
Haverhill.....	320	324	2,455
Hebron.....	54	44	329
Holderness.....	84	82	703
Landaff.....	77	66	506
Lebanon.....	461	457	3,354
Lincoln.....	10	.....	65
Lisbon.....	274	284	1,807
Littleton.....	365	317	2,936
Livermore.....	.....	11	103
Lyman.....	102	.....	654
Lyme.....	171	.....	1,313
Monroe.....	.....	80	504
Orange.....	.....	59	335
<i>Carried forward.....</i>	3,627	3,548	31,298

GRAFTON COUNTY—*Concluded.*

TOWNS.	1884.	1883.	Population. Census, 1880.
<i>Brought forward</i>	3,627	3,548	31,298
Orford.....	185	198	1,050
Piermont.....	113	107	752
Plymouth.....	285	343	1,719
Rumney.....	155	153	1,050
Thornton.....	97	93	775
Warren.....	90	94	786
Waterville.....	7	5	54
Wentworth.....	112	129	989
Woodstock.....	62	59	367
	4,733	4,729	38,790

COOS COUNTY.

TOWNS.	1884.	1883.	Population. Census, 1880.
Berlin			1,144
Carroll	67		781
Clarksville	55	54	328
Colebrook			1,580
Columbia		85	762
Dalton			570
Dummer	78	90	464
Errol	35	41	161
Gorham			1,383
Jefferson			951
Lancaster	250	358	2,721
Milan	122	135	895
Northumberland			1,062
Pittsburg	107	115	581
Randolph	27		203
Shelburne			252
Stark	77	94	690
Stewartstown	159	140	958
Stratford	168	161	1,016
Wentworth's Location		10	55
Whitefield	199		1,828
	1,344	1,283	18,385

RECAPITULATION BY COUNTIES.

COUNTIES.	1884.	1883.	Population. Census, 1880.
Rockingham.....	4,595	5,161	49,062
Belknap.....	2,376	1,888	17,948
Merrimack.....	5,153	3,966	46,293
Hillsborough.....	7,335	4,459	75,633
Cheshire.....	3,124	3,905	28,734
Strafford.....	1,901	4,356	35,559
Carroll.....	1,506	1,909	18,222
Sullivan.....	1,635	1,807	18,161
Grafton.....	4,733	4,729	38,790
Cooks.....	1,344	1,283	18,385
	33,702	33,463	346,785

REPORTS

OF THE

WARDEN AND INSPECTORS

OF THE

NEW HAMPSHIRE STATE PRISON,

TOGETHER WITH THE

REPORTS OF THE CHAPLAIN AND PHYSICIAN,

JUNE, 1884.

CONCORD:

PARSONS B. COGSWELL, PUBLIC PRINTER.

1884.

OFFICERS.

WARDEN.

FRANK S. DODGE.

DEPUTY WARDEN.

THOMAS A. PILSBURY.

PHYSICIANS.

H. M. FRENCH, M. D.

C. R. WALKER, M. D.

CHAPLAIN.

REV. E. R. WILKINS.

OVERSEER OF COOK-ROOM AND HALL.

F. L. ROBINSON.

OVERSEERS OF SHOPS.

F. J. SANBORN.

J. B. GREATON.

DAVID SANBORN.

W. H. STEVENSON.

M. B. SMART.

GUARDS.

GEORGE W. COFRIN.

FRED PEASLEE.

FRED SABIN.

JOSEPH MARTIN.

ELMER F. MORRILL.

GEORGE COLBY.

NIGHT WATCHMEN.

J. L. JONES.

N. W. McMURPHY.

WARDEN'S REPORT.

To His Excellency the Governor and the Honorable Council :

GENTLEMEN : I would respectfully submit the following report of the affairs of the state prison for the past year :

Whole number of convicts in prison, 140 ;—139 males, and 1 female—a gain since my last report of 19. This increase is wholly accounted for by the commitment of U. S. prisoners from the District of Columbia.

General good order has marked the past year, as no exception to the acknowledged high standard maintained for the past fourteen years. Our prisoners have, as a general rule, enjoyed good health. No epidemic or contagious disease has prevailed, and the entire death list, with one exception, is made up of consumption cases, the exception being that of Joseph Hutton, who died of old age,—84 years.

The financial results of the year appear by the report of the treasurer to be as follows :

Earnings, \$16,807.36 ; expenses, \$19,172.57 ;—leaving a deficit for the year of \$2,365.21.

By the failure of our contractor, Mr. Comins, January 14, our men were idle, and for the most of the time confined to their cells until March 13, when work was resumed.

One of the results of this failure, and which I exceedingly regret, was the cancelling of the contract with the U. S. Government for the care and keeping of the District of Columbia prisoners. I am very confident that if it could have been continued and our numbers consequently increased sixty or seventy, the institution would become self-sustaining. I sincerely hope the contract may, sometime in the near future, be renewed.

The contemplated improvements about the prison, consisting

of tenement house, stable, wood-shed, and front fence, for which an appropriation of \$11,000 was made by the last legislature, have been pushed forward by the Prison Committee of the Council, as rapidly as possible. All will be completed the coming summer. For information relating to the labors of the chaplain and physician during the year, I respectfully invite your attention to their respective reports.

The usual tables of statistics are annexed.

The officers will please accept my thanks for their prompt and faithful attention to duty.

I desire to express to the Governor and Council my high appreciation of the uniform courtesy and kindness I have always received at their hands.

FRANK S. DODGE,

Warden.

Concord, N. H., May 1, 1884.

STATISTICS.

Whole number of convicts in prison May 1, 1883, .	121
Received from courts from May 1, 1883, to April 30, 1884,	61
Whole number in prison during the year, .	— 182

Whole number discharged during the year, viz. :	
Pardoned,	7
Discharged,	29
Died,	6
	— 42

Whole number in prison April 30, 1884, viz. :	
White males,	124
Black males,	15
Female,	1
	— 140

AGE WHEN COMMITTED.

Under 20 years,	12
Between 20 and 30 years,	73
Between 30 and 40 years,	35
Between 40 and 50 years,	11
Over 50 years,	9
	— 140

SOCIAL RELATIONS.

Married,	46
Single,	94
	— 140

HABITS OF LIFE.

Claim to be temperate,	31
Admit themselves to be intemperate,	109
	— 140

EDUCATION.

Read and write,	120
Read only,	13
Cannot read,	7
	<hr/> 140

COUNTIES CONVICTED IN.

Rockingham,	24
Strafford,	12
Belknap,	5
Carroll,	6
Merrimack,	17
Hillsborough,	32
Cheshire,	6
Sullivan,	5
Grafton,	9
Coös,	3
United States Court,	21
	<hr/> 140

CRIMES COMMITTED.

Murder,	1
Murder, second degree,	4
Manslaughter,	6
Attempt to kill,	5
Rape,	3
Arson,	3
Highway robbery,	1
Burglary,	30
Stealing horse,	10
Stealing cattle,	2
Forgery,	2
Adultery,	1
Breaking and stealing,	12
Breaking and entering,	11
Stealing,	25
Stealing from person,	2
Obstructing railroad track,	1
Receiving stolen goods,	1

Robbery,	8
Assault and robbery,	2
Attempt to rape,	1
Assaulting officer,	1
Robbing post-office,	1
Tramp,	4
False entry in bank ledger,	1
False affidavit to obtain money,	1
Falsely personating another to obtain money,	1
	— 140

NATIVES OF THE FOLLOWING COUNTRIES.

United States,	108
Ireland,	11
England,	5
Scotland,	1
Canada,	10
Nova Scotia,	3
Sweden,	1
Germany,	1
	— 140

LENGTH OF SENTENCE.

30 years,	4
25 years,	1
20 years,	5
15 years,	2
13 years,	1
10 years,	9
9 years,	1
8 years,	5
7 years,	8
5 years,	17
4½ years,	1
4 years,	13
3½ years,	1
3 years,	33
2½ years,	3

2 years,	.	.	.	.	.	.	.	.	22
$1\frac{1}{2}$ years,	.	.	.	.	.	.	.	.	1
1 year, 1 day,	.	.	.	.	.	.	.	.	4
1 year,	.	.	.	.	.	.	.	.	9

— 140

TABLE

Showing the number of convicts in the prison, committed, discharged, pardoned, deceased, and escaped, in each year since the establishment of the institution, 1812.

Year.	In prison.	Committed.	Discharged.	Pardoned.	Removed to Asylum for Insane.	Died.	Escaped.
1812	1	1					
1813	12	11					
1814	22	14	4				
1815	23	14	5	2			
1816	48	31	5	1			5
1817	59	29	13	3		1	1
1818	69	26	16				
1819	72	16	20	1		1	2
1820	61	18	15	2		2	
1821	65	23	15	2		2	
1822	58	16	19	2		3	
1823	66	26	11	5		1	
1824	62	19	17	5		1	
1825	66	24	13	3		1	2
1826	57	13	15	4		1	
1827	48	12	14	7		2	
1828	86	20	8	4			
1829	50	11	9	7		1	
1830	63	31	9	4			
1831	81	24	8	3			
1832	82	19	10	6		1	
1833	81	16	8	9			1
1834	79	13	4	11			
1835	78	23	6	16			
1836	86	21	8	4		1	2
1837	72	12	15	10		1	
1838	70	5	4	3			
1839	73	30	10	15		2	
1840	78	24	4	14		1	
1841	48	28	13	7		2	
1842	92	20	9	3			
1843	99	28	17	4			
1844	88	25	19	15		1	
1845	81	14	8	12		2	
1846	74	30	12	22		1	
1847	61	14	12	13		1	
1848	77	42	11	14			1
1849	82	17	9	2		1	
1850	91	36	10	14	1	2	
1851	92	26	7	11		1	1
1852	111	44	11	11		6	
1853	109	24	9	15		2	
1854	105	28	13	13		6	
1855	97	26	10	17	1	6	
1856	94	32	19	8		3	
1857	86	23	27	9		4	
1858	110	49	14	9			
1859	105	37	22	16	1	3	
1860	110	35	18	10	1	1	
1861	119	42	19	10		4	
1862	112	31	20	12	1	5	
1863	101	22	13	14		5	1
1864	92	22	14	17			
1865	70	9	17	8	1	5	
1866	111	60	7	15		2	1
1867	118	45	17	16		3	2
1868	135	46	13	13		3	
1869	129	39	24	19		2	
1870	118	32	20	18	1	3	1
1871	91	29	38	14	2	2	

TABLE—*concluded.*

Year.	In prison.	Committed.	Discharged.	Pardoned.	Removed to Asylum for Insane.	Died.	Esc'ped
1872	80	25	24	8		4	
1873	88	33	19	4		2	
1874	95	41	19	5		10	
1875	127	56	15	5		4	
1876	191	64	32	9		3	
1877	212	65	25	15	1	11	
1878	236	76	21	9		12	
1879	252	58	72	24	1	12	
1880	228	48	52	21		4	
1881	202	51	39	14	2	7	
1882	180	39	32	9		7	
1883	168	36	40	2	1	4	
1884	182	61	29	7		6	
		2271	1175	656	14	184	20

REGISTER OF CONVICTS IN PRISON MAY 1, 1884.

NAMES.	Age.	Where born.	What county convicted in.	Crime.	When committed.	Sentence.		
						Years.	Months.	Days.
Peter Johnson.....	28	Sweden.....	Carroll.....	Murder, second degree.....	April, 1874	20	...	...
Charles Stevens.....	34	Loudon, N. H.....	Merrimack.....	Rape.....	April, 1875	30	...	...
Thos. Hall, alias Thos. Starkey.....	40	Ireland.....	Hillsborough.....	Burglary.....	Sept., 1876	10	...	...
Sylvester W. Cone.....	46	Columbia, N. H.....	Carroll.....	Manslaughter, first degree.....	Nov., 1876	30	...	...
Alvin H. Johnson.....	23	Campton, N. H.....	Grafton.....	Manslaughter, first degree.....	May, 1877	10	...	...
Emmet Lyons.....	20	Manchester, N. H.....	Hillsborough.....	Assault and robbery.....	Sept., 1877	20	...	...
Charles Seales.....	36	Concord, N. H.....	Grafton.....	Burglary.....	Nov., 1877	10	...	...
Asa Clark.....	37	Concord, N. H.....	Grafton.....	Burglary.....	Nov., 1877	8	...	...
Michael Martin.....	37	New York.....	Merrimack.....	Burglary.....	Oct., 1878	7	...	...
Edward McNab.....	32	England.....	Merrimack.....	Attempt to kill.....	Oct., 1878	10	...	...
Martin V. Dickey.....	35	Ireland.....	Hillsborough.....	Rape.....	Jan., 1879	25	...	...
Freeman H. Perkins.....	33	Thornton, N. H.....	Grafton.....	Manslaughter, first degree.....	April, 1879	7	...	...
Joseph Shanty.....	34	Berlin, N. H.....	Coos.....	Burglary.....	May, 1879	9	...	...
Augustus Thorndike.....	30	Canada.....	Grafton.....	Highway robbery.....	May, 1879	8	...	...
Miles S. Wilson.....	61	Boston, Mass.....	Belknap.....	Stealing horse.....	Sept., 1879	7	...	...
William Coombs.....	38	New York.....	Hillsborough.....	Burglary.....	Oct., 1879	10	...	...
Edwin Dearborn.....	28	Kingston, N. H.....	Hillsborough.....	Receiving stolen goods.....	Oct., 1879	5	...	...
Joseph Devall.....	25	Northfield, N. H.....	Merrimack.....	Obstructing railroad track.....	Oct., 1878	15	...	...
George P. Downs.....	28	Canada.....	Merrimack.....	Stealing horse, 2 indictments.....	April, 1880	10	...	...
William Mansell.....	47	Acton, Me.....	Carroll.....	Stealing, 2 indictments.....	April, 1880	5	...	...
Clarence M. Randall.....	26	Providence, R. I.....	Hillsborough.....	Breaking and stealing.....	May, 1880	5	...	...
George E. Randall.....	29	Swanton, Vt.....	Hillsborough.....	Breaking and stealing.....	May, 1880	8	...	...
Charles A. Porter.....	24	Harlem, N. Y.....	Hillsborough.....	Breaking and stealing.....	Sept., 1880	4	...	...
Ralph Colcord.....	24	Philadelphia.....	Hillsborough.....	Breaking and stealing.....	Sept., 1880	4	...	...
George W. Wallace.....	27	Fayette, Me.....	Hillsborough.....	Breaking and stealing.....	Sept., 1880	4	...	...
William H. Cauny.....	65	Portsmouth, N. H.....	Strafford.....	Murder, second degree.....	Sept., 1880	30	...	...
Joseph H. Ods.....	23	Canada.....	Strafford.....	Murder, second degree.....	Sept., 1880	30	...	...
John J. Belford.....	21	Belknap.....	Belknap.....	Breaking and entering.....	Oct., 1880	7	...	...
George Eln.....	23	Manchester, N. H.....	Merrimack.....	Breaking, entering, and assault.....	Oct., 1880	5	...	...
John H. Ellins.....	22	Kingston, N. H.....	Rockingham.....	Murder, second degree.....	Nov., 1880	20	...	...
Pierce E. Powers.....	19	Acton, Mass.....	Hillsborough.....	Manslaughter, second degree.....	Jan., 1881	5	...	...

Frank H. Carrier.....	30	Hooksett, N. H.....	Merrimack.....	Stealing.....	1881	5	6	.....
Thomas J. Woods.....	22	Concord, N. H.....	Merrimack.....	Robbery.....	1881	10	.....	.....
Harry Brown.....	23	Montreal, P. Q.....	Grafton.....	Forgery.....	1881	5	.....	.....
James Sheahan.....	17	Manchester, N. H.....	Hillsborough.....	Breaking and stealing.....	1881	5	.....	.....
Daniel Mahoney.....	31	Lowell, Mass.....	Hillsborough.....	Breaking and stealing.....	1881	3	.....	.....
William C. Morrill.....	31	Deerfield, N. H.....	Hillsborough.....	Breaking and stealing.....	1881	3	.....	.....
Joseph Ryan.....	24	Amesbury, Mass.....	Strafford.....	Stealing from person.....	1881	3	.....	.....
Stephen Hunter.....	22	Lawrence, Mass.....	Strafford.....	Breaking and entering.....	1881	3	.....	.....
George Harris.....	30	Scotland.....	Carroll.....	Burglary.....	1881	4	.....	.....
John Stevens.....	27	Boston, Mass.....	Rockingham.....	Burglary.....	1881	4	.....	.....
John Bly.....	27	Epping, N. H.....	Rockingham.....	Stealing.....	1881	3	.....	.....
John Sherry.....	55	Ireland.....	Cheshire.....	Stealing.....	1881	5	.....	.....
Edwin T. Blackmer.....	21	Northfield, Mass.....	Cheshire.....	Breaking and stealing.....	1881	3	.....	.....
George E. Blackmer.....	18	Belchertown, Mass.....	Cheshire.....	Burning barn.....	1881	5	.....	.....
Edwin C. Copeland.....	30	Dexter, Me.....	Grafton.....	Stealing horse.....	1881	5	.....	.....
Roscoe Patch.....	37	Maine.....	Grafton.....	Stealing.....	1881	4	6	.....
James McCabe.....	22	Charlestown, Mass.....	Rockingham.....	Breaking and entering.....	1881	2	6	.....
James Bailey.....	48	England.....	Rockingham.....	Larceny from person.....	1882	4	.....	.....
Luther J. Austin.....	45	Haverhill, Mass.....	Rockingham.....	Breaking and entering.....	1882	5	.....	.....
Peter Sullivan.....	37	Ireland.....	Hillsborough.....	Stealing.....	1882	3	.....	.....
Charles McCloud.....	23	Lawrence, Mass.....	Belknap.....	Breaking and entering.....	1882	5	.....	.....
Charles R. Eldridge.....	22	Minnesota.....	Belknap.....	Stealing cattle.....	1882	3	.....	.....
James Williams.....	23	Nova Scotia.....	Merrimack.....	Breaking and stealing.....	1882	2	.....	.....
William Leonard.....	47	Roxbury, Mass.....	Merrimack.....	Breaking and stealing.....	1882	2	.....	.....
Daniel Sanborn.....	21	Concord, N. H.....	Merrimack.....	Burglary.....	1882	2	.....	.....
Oliver Rivers.....	22	Montpelier, Vt.....	Merrimack.....	Stealing.....	1882	2	.....	.....
Charles Sennott.....	17	Newbury, N. H.....	Merrimack.....	Stealing.....	1882	2	.....	.....
Bartholomew Ryan.....	52	Ireland.....	U. S. Court.....	False affidavit to obtain money from the U. S.....	1882	2	.....	.....
Catherine Ryan.....	48	Ireland.....	U. S. Court.....	Falsely personating another, and obtaining money.....	1882	3	.....	.....
David L. Ransbottom.....	38	England.....	Rockingham.....	Assault with intent to kill.....	1882	3	.....	.....
Everett Hart.....	26	Portsmouth, N. H.....	Rockingham.....	Breaking and stealing.....	1882	10	.....	.....
George H. Smith.....	39	Augusta, Me.....	Rockingham.....	Burglary.....	1882	4	.....	.....
George Howard.....	29	Louisville, Ky.....	Rockingham.....	Burglary.....	1882	2	.....	.....
Charles Rayburn.....	26	Springfield, Ill.....	Rockingham.....	Burglary.....	1882	5	.....	.....
Edward N. Stolliker.....	21	Canada.....	Grafton.....	Burglary.....	1882	4	.....	.....
Ellery Albee.....	51	Langdon, N. H.....	Hillsborough.....	Stealing.....	1882	2	.....	.....
Thomas Rhodes.....	25	England.....	Hillsborough.....	Making false entries in ledger of the Ashcroft Savings-Bank.....	1882	10	.....	.....
Thomas Marshall.....	25	Lewiston, Me.....	Hillsborough.....	Burglary.....	1883	4	.....	.....
Edward Chyott.....	36	Burlington, Vt.....	Sullivan.....	Breaking and entering.....	1883	3	.....	.....
William Morris.....	39	Burlington, Vt.....	Sullivan.....	Burglary.....	1883	13	.....	.....
John McGinley.....	19	Bildeford, Me.....	Strafford.....	Burglary.....	1883	5	.....	.....

REGISTER OF CONVICTS IN PRISON MAY 1, 1884—CONCLUDED.

NAMES.	Age.	Where born.	What county convicted in.	Crime.	When committed.	Sentence.		
						Years.	Months.	Days.
John Curtis.....	30	California.....	Strafford.....	Burglary.....	Feb., 1883	4	.....	.....
Edward A. Clark.....	24	Hinsdale, N. H.....	Cheshire.....	Breaking and stealing.....	April, 1883	2	.....	.....
George F. Hartford.....	23	Raymond, N. H.....	Rockingham.....	Rape.....	April, 1883	20	.....	.....
Edward Creeley.....	23	Boston.....	Rockingham.....	Burglary.....	April, 1883	3	.....	.....
Michael Hall.....	26	Canada.....	Merrimack.....	Adultery.....	April, 1883	3	.....	.....
John W. White.....	37	Ossipee, N. H.....	Carroll.....	Attempt to kill.....	April, 1883	3	.....	.....
William Benard.....	19	Canada.....	Hillsborough.....	Stealing.....	May, 1883	2	6	.....
William Lyman.....	22	Bradford, N. H.....	Hillsborough.....	Stealing.....	May, 1883	2	6	.....
James Welch.....	23	Milford, N. H.....	Hillsborough.....	Robbery.....	May, 1883	3	.....	.....
James Quinn.....	30	England.....	Hillsborough.....	Robbery.....	May, 1883	3	.....	.....
Thomas L. Ware.....	32	Eitchfield, Me.....	Hillsborough.....	Stealing.....	May, 1883	3	.....	.....
Michael Winn.....	45	Ireland.....	Hillsborough.....	Stealing.....	May, 1883	20	.....	.....
Frank Rudy.....	20	Wapote, N. H.....	Sullivan.....	Manslaughter.....	Sept., 1883	3	.....	.....
Samuel Brown.....	31	Conway, N. H.....	Strafford.....	Stealing.....	Sept., 1883	1	1	.....
John Goudard.....	29	Uxbridge, Mass.....	Strafford.....	Burglary.....	Sept., 1883	3	.....	.....
John W. Gibbs.....	54	Waterboro', Me.....	Strafford.....	Stealing.....	Sept., 1883	3	.....	.....
David L. Riddley.....	53	Fayette, Me.....	Hillsborough.....	Stealing.....	Sept., 1883	3	.....	.....
Forest E. Campbell.....	20	Merrimack, N. H.....	Hillsborough.....	Stealing.....	Sept., 1883	2	.....	.....
Edward A. Webb.....	32	Herrwick, Me.....	Hillsborough.....	Stealing horse.....	Sept., 1883	3	.....	.....
Elmer E. Warren.....	22	Holyoke, Vt.....	Merrimack.....	Stealing horse.....	Oct., 1883	3	.....	.....
Michael W. Sullivan.....	32	Holyoke, Mass.....	Coös.....	Attempt to rape.....	Oct., 1883	2	.....	.....
Fred Legro.....	22	Lancaster, N. H.....	Coös.....	Stealing horse.....	Oct., 1883	1	.....	.....
Matthew Powers.....	28	Canada.....	Rockingham.....	Burglary.....	Oct., 1883	1	6	.....
Henry F. Beckman.....	27	Seabrook, N. H.....	Rockingham.....	Stealing horse.....	Oct., 1883	4	.....	.....
Henry Wagner.....	55	Germany.....	D. C.....	Arson.....	Dec., 1883	2	.....	.....
William Greene.....	26	Washington.....	D. C.....	Stealing.....	Dec., 1883	3	.....	.....
John S. Davis.....	38	Pennsylvania.....	D. C.....	Assault with intent to kill.....	Dec., 1883	2	.....	.....
John H. Williams.....	30	Virginia.....	D. C.....	Burglary.....	Dec., 1883	3	.....	.....
Charles Major.....	23	Virginia.....	D. C.....	Stealing.....	Dec., 1883	2	.....	.....
John Frisby.....	24	Maryland.....	D. C.....	Assault with intent to kill.....	Dec., 1883	2	.....	.....
James Waters.....	28	Maryland.....	D. C.....	Burglary.....	Dec., 1883	5	.....	.....
John Manuel.....	29	Washington.....	D. C.....	Burglary.....	Dec., 1883	1	.....	.....

William H. Banks.....	19	Virginia.....	D. C.....	Burglary.....	Jan., 1884	1
Anderson Page.....	16	Washington.....	D. C.....	Stealing.....	Jan., 1884	2
Emory Parker.....	29	Maryland.....	D. C.....	Burglary and assaulting officer.....	Jan., 1884	3
Columbus Brown.....	35	Washington.....	D. C.....	Stealing.....	Jan., 1884	2
William Sanford.....	20	New York.....	D. C.....	Stealing.....	Jan., 1884	3
Donaldson J. Woodcock.....	27	Maryland.....	D. C.....	Stealing.....	Jan., 1884	3
Henry Hamilton.....	18	Maryland.....	D. C.....	Burglary.....	Jan., 1884	3
William Lee.....	17	Washington.....	D. C.....	Burglary.....	Jan., 1884	3
George McQuade.....	16	Virginia.....	D. C.....	Stealing.....	Jan., 1884	2
Osie Lewis.....	20	Virginia.....	D. C.....	Stealing.....	Jan., 1884	1
Charles Williams.....	22	Maryland.....	D. C.....	Robbing post-office.....	Jan., 1884	8
Henry H. Hall.....	32	Claremont, N. H.....	Sullivan.....	Burglary.....	Jan., 1884	4
Warren Bemis.....	32	Barton, Vt.....	Sullivan.....	Arson.....	Jan., 1884	15
Orrin Seward.....	21	Everett, Mass.....	Stafford.....	Breaking and entering.....	Feb., 1884	5
William Wiggan.....	21	Danvers, Mass.....	Stafford.....	Stealing horse.....	Feb., 1884	5
Frank Kerslaw.....	25	Milton Mills, N. H.....	Stafford.....	Stealing.....	Feb., 1884	3
George St. Peter.....	22	Montreal.....	Hillsborough.....	Stealing.....	March, 1884	1
Fred Hanson.....	23	Marlborough, N. H.....	Hillsborough.....	Stealing.....	March, 1884	1
Edward Demore.....	23	Skowhegan, Me.....	Hillsborough.....	Stealing from person.....	March, 1884	1
Desire Powdoff.....	20	Canada.....	Stafford.....	Murder.....	March, 1884	3
Harvey E. Ripley.....	34	Massachusetts.....	Stafford.....	Stealing horse.....	April, 1884	3
Edgar E. Clark.....	28	Keene, N. H.....	Cheshire.....	Forgery.....	April, 1884	2
Fred Alexander.....	19	Montpelier, Vt.....	Cheshire.....	Stealing.....	April, 1884	2
James Crandell.....	40	Troy, N. Y.....	Cheshire.....	Burglary.....	April, 1884	8
Thomas Simon.....	46	Ireland.....	Belknap.....	Burglary.....	April, 1884	8
Edwin E. Noyes.....	28	Ireland.....	Merrimack.....	Murder, to be executed Apr. 17, 1885.....	April, 1884	3
Timothy O'Shea.....	24	Bow, N. H.....	Merrimack.....	Stealing horse.....	April, 1884	5
Frank Price.....	21	New Brunswick.....	Rockingham.....	Robbery.....	April, 1884	7
John McCarty.....	32	Charlestown, Mass.....	Rockingham.....	Robbery.....	April, 1884	7
William Broderick.....	38	Ireland.....	Rockingham.....	Robbery.....	April, 1884	7
Charles Morton.....	22	New Brunswick.....	Rockingham.....	Robbery.....	April, 1884	7
James Lee.....	42	Charleston, S. C.....	Rockingham.....	Tramp.....	April, 1884	1
William Kelley.....	24	Chicopee, Mass.....	Rockingham.....	Tramp.....	April, 1884	1
Thomas Kennedy.....	22	Boston, Mass.....	Rockingham.....	Tramp.....	April, 1884	1
James Kelley.....	37	Ireland.....	Rockingham.....	Tramp.....	April, 1884	1

REPORT OF THE COMMITTEE ON THE STATE PRISON.

To His Excellency the Governor and the Honorable Council :

In compliance with the law we herewith submit our report on the state prison for the year ending May 1, 1884.

The legislature at its last session appropriated \$11,000 for the purpose of building a tenement-house, stable, woodshed, and a front yard fence. This appropriation was to be expended "under the direction and at the discretion of the governor and council." This committee was charged with the carrying out of the details of the bill, and proceeded without delay to prepare plans and specifications of the work to be performed.

Proposals were issued for bids to do the work proposed. The contract for building the tenement-house, stable, and woodshed was awarded to E. B. Hutchinson; the contract for the front yard fence to Sargent & Sullivan.

The stable was completed and occupied in the early part of the winter. The remainder of the work is at present well under way, and to be completed during the summer.

Early in the year, by direction of the governor and council, the warden opened a correspondence with the Department of Justice at Washington relative to the sentencing of United States prisoners to this prison, the object being to bring up the number of prisoners to a basis on which the prison might become self-supporting, and not a burden to the tax-payers of the state.

The preliminaries being arranged, the following proposal was made by the state :

Hon. Benjamin Harris Brewster,

Attorney-General of the United States :—

SIR :—By direction of the governor and council, I propose, on behalf of the New Hampshire State Prison, to receive, feed,

clothe, guard, and furnish medical attendance to all United States prisoners sentenced to this institution from the District of Columbia for terms of one year or over, and to furnish said prisoners upon their discharge five dollars in cash, and a suit of plain citizens' clothing not to exceed the value of fifteen dollars, free of all expense to the government, except that the United States shall reimburse the prison for said five dollars in cash, and amount paid for said suit of clothes, upon the rendition of vouchers. I propose, also, to pay the expenses of transporting said prisoners to this institution, namely, their railroad fare, the government to bear the expenses of guards and subsistence. Upon the discharge of each of said prisoners, I agree to purchase them a ticket to the place of their conviction, the expense of the ticket to be borne by this prison. It is agreed, on behalf of the prison, that the attorney-general of the United States may at all suitable times send agents to examine into the condition of said prisoners. In making these examinations, the agents shall have the right to see each prisoner alone. It is understood that the terms of this proposition shall cease within one month after notice to the attorney-general of the United States from the warden of this prison.

New Hampshire State Prison,

Warden's Office,

Concord, Nov. 19, 1883.

FRANK S. DODGE, *Warden*.

DEPARTMENT OF JUSTICE, WASHINGTON, }
November 21, 1883. }

Frank S. Dodge, Esq.,

Warden of the New Hampshire State Prison:—

SIR:—The proposition contained in your letter of the 19th instant, to receive, feed, clothe, guard, and furnish medical attendance to all United States prisoners sentenced to the New Hampshire State Prison from the District of Columbia for terms of one year or over, free of all expense to the United States; and your further proposition to furnish transportation for such prisoners from the District of Columbia to Concord, N. H., and return, free of expense to the government, is accepted. This department will reimburse the prison for five dollars in cash and

a plain suit of citizen's clothing given to each prisoner who has been imprisoned for six months or over, the said suit of clothes not to exceed in value fifteen dollars.

Very respectfully,

BENJAMIN HARRIS BREWSTER.

Attorney-General.

Nineteen prisoners were received from the United States courts at Washington. Upon the failure of the prison contractor, Geo. T. Comins, which occurred January 15, 1884, the state availed itself of its privilege of annulling the contract with the Department of Justice for United States prisoners. This failure caused a suspension of labor at the prison for about eight weeks, when a contract was made with Hon. John Kimball, as assignee of the estate of Geo. T. Comins, dating from March 1, 1884, whereby Mr. Kimball, as assignee, assumed the indebtedness of Geo. T. Comins to the state. It is very gratifying to your committee to be able to report that the state will not lose a dollar in the transaction.

The new contract is as follows, to wit :

ARTICLES OF AGREEMENT

By and between the state of New Hampshire, by Samuel W. Hale, its governor, and Amos C. Chase, Grovenor A. Curtice, John A. Spalding, David H. Goodell, and David M. Aldrich, councillors, thereto duly authorized, of the one part, and John Kimball, of Concord, New Hampshire, as assignee of the estate of Geo. T. Comins, and not in his individual or any other capacity, of the other part, relative to the work of the male convicts in the New Hampshire State Prison, as follows :

ARTICLE 1. The said state hereby lets to the said John Kimball, as such assignee, and to his successor in said trust, if any, for the term of five years from and after the first day of March, 1884, all the male convicts in said prison on said first day of March, or who may thereafterwards be committed to said prison during the said term of five years, except such as may be discharged from said prison by pardon or otherwise, and excepting also such as may be unfit for work, or such as may be

required by the warden of said prison for prison work, at the price of fifty cents per day for each and every convict employed, and may continue the present business, or any other business which shall be satisfactory to the governor and council.

ART. 2. Said state also agrees that the said John Kimball, as such assignee, and his successors in said trust, if any, shall have the free use of the cabinet shops, with all machinery and fixtures for motive power in the same belonging to the state, and also other reasonable room for lumber and other merchandise on hand belonging to said state, not deemed objectionable by the warden or governor and council of said state; and said assignee or assignees shall also have the use of the steam-engine, boilers, and machinery connected therewith for motive power, reserving, however, to the said state the right to make any alterations of the uses of the above building and motive power that the governor and council may deem proper, so far as the same may be done without abridging or impairing the accommodations secured to the said assignee or assignees by this contract.

ART. 3. The said state further agrees to employ, at its own expense, such a number of overseers as in the judgment of the governor and council may be required to take charge of the convicts when in the shops, and said overseers shall be under the direction of the warden, with the approval of the governor and council; and in addition to such other duties as may be required of them, they shall keep a regular roster or time-book of the labor of said convicts.

ART. 4. The said state further agrees that said John Kimball as such assignee, and his successor in said trust, if any, and such proper servants and agents as he or they may employ, shall have access to the prison for the necessary and proper management of their business affairs under this contract, subject at all times to such rules, regulations, and restrictions as may be deemed advisable for the government of said prison, and the warden may remove and displace any and every such servant or agent at any time at his pleasure, with the consent of the governor and council, provided that in all cases where the exigency demands immediate action, the warden shall have authority to dismiss such servants or agents till the convening of the governor and council.

ART. 5. The said state also agrees to keep all buildings and property belonging to said state, and occupied and used by said assignee or assignees under this contract, in good and suitable repair, so far as unavoidable casualties may have rendered repairs thereto necessary.

ART. 6. The said John Kimball, as such assignee, agrees that said Comins estate will, at all times during the continuance of this contract, furnish employment for each and every male convict who shall be well and able to work, and not otherwise employed by the terms of this contract, and the payment for the labor of said convicts is to be made monthly, within fifteen days of the close of each month's labor performed.

ART. 7. The said John Kimball, as such assignee, also agrees that said Comins estate will furnish fuel, run and operate the steam-engine on said premises carefully and skilfully at the expense of said estate, and will at all times keep the same, and all machinery, shafting, tools, fixtures, buildings, and other property belonging to said state which shall come into the possession of said assignee or assignees, under and by virtue of this agreement, in as good and suitable repair as the same now is, the wear by reasonable and careful usage and damage by unavoidable casualties excepted, and will so deliver up the same at the termination of this contract.

ART. 8. Said John Kimball, as such assignee, also agrees that all shavings and sawdust made in the prison shops, and not required by said Comins estate for its use during the continuance of this contract, shall be turned over to the warden, and then shall become the property of the state, and that the warden may make use of the boilers connected with the motive power hereinbefore mentioned at any time when the same are not in use by said assignee for making steam with such fuel for prison use.

ART. 9. Said assignee further agrees that the warden may draw from said steam boilers all the steam required for cooking and laundry purposes in said prison during the summer months, or when the prison buildings are not heated by steam boilers erected for that purpose; and said assignee agrees that said Comins estate shall pay one half the salary of a night-watchman in the shops, said watchman to be employed by and under the

exclusive control of the warden, and also pay for the use of the water in the department occupied by it, as registered by water meters to be provided for determining the water so used.

ART. 10. It is hereby mutually agreed by the said parties to this contract that the said convicts shall at all times be under the exclusive control, government, and discipline of the warden of said prison, and also that the time of labor of each convict shall be computed from the roster or time-book of the overseers employed by the state as aforesaid, and the settlement for labor shall be made according to that account.

ART. 11. The said John Kimball, as such assignee, pledges the whole assets of the estate of George T. Comins for the fulfilment of this contract on the part of said estate.

ART. 12. Said assignee or assignees may sell and assign this contract, and the party purchasing the same shall furnish a bond in the sum of twenty thousand dollars, with sureties which shall be at all times acceptable to the governor and council.

ART. 13. It is also mutually agreed that either party to this contract may terminate the same by giving six months' notice in writing to the other party for that purpose; and if at any time three months' pay is overdue, under the terms of this contract, the state may, if the governor and council so elect, terminate this contract without notice; and it is further understood and agreed that any and all conflicts in the interpretation of this contract shall be settled and determined by the governor and council.

In witness whereof the parties have hereunto set their hands and seals this first day of March, A. D. 1884.

Signed, sealed, and delivered . S. W. HALE, Governor. [L.S.]
in presence of

FRANK S. STREETER,
A. B. THOMPSON.

Councillors:

A. C. CHASE. [L.S.]
G. A. CURTICE, [L.S.]
J. A. SPALDING, [L.S.]
D. H. GOODELL, [L.S.]
D. M. ALDRICH, [L.S.]

Approved.

L. C. PATTEE,
STILLMAN HUMPHREY,

Advisory Committee.

JOHN KIMBALL, [L.S.]

Assignee of the estate of Geo. T. Comins.

The balance sheet of the past year's accounts shows the prison indebted to the state to the amount of \$2,365.21, a reduction, however, of \$1,156.80 over the year before.

We find, by reference to the management of other prisons in the New England states, that the hours of labor in our prison are longer than in any other. We see no good reason for requiring more hours in this institution than in those of private enterprises.

Your committee, therefore, recommend a reduction in the hours of labor which have heretofore been the rule at the prison.

It affords your committee much pleasure to report that the discipline for which our prison has for so long been noted has been fully sustained the past year. No serious infractions of the rules is positive proof of the wise and humane management of the warden, the deputy, and their subordinates.

Respectfully submitted,

G. A. CURTICE,
D. H. GOODELL,
D. M. ALDRICH,

Committee on State Prison.

TREASURER'S REPORT.

To His Excellency the Governor and the Honorable Council:

GENTLEMEN:—I have the honor respectfully to submit the following report of the financial transactions on account of the New Hampshire State Prison for the fiscal year ending April 30, 1884.

RECEIPTS.

Interest on labor bills overdue,	\$37.06
John Kimball, assignee, on acc't night watchman, .	25.00
Subsistence (board of officers),	3,325.71
Incidentals,	125.58
Convict labor,	14,515.50
Visitors' fees,	344.05
Rent,	96.00
Water (for shops, as per meter),	277.54
Board United States prisoners,	192.50
State treasurer, deficiency,	4,179.09
	\$23,118.03

DISBURSEMENTS.

Overseers, including expenses of prison committee of honorable council, for the year 1882-'83, .	\$9,619.53
Incidentals	758.00
Subsistence,	6,602.61
Deputy Warden,	1,000.00
Hospital supplies,	241.65
Funeral expenses,	65.50
Clothing,	1,153.67
Discharged convicts,	106.00
	\$19,546.96
<i>Carried forward,</i>	\$19,546.96

<i>Brought forward,</i>	.	.	.	.	.	\$19,546.96
Physician,	.	.	.	.	.	\$500.00
Repairs,	.	.	.	.	.	302.82
Light, fuel, and water,	.	.	.	.	.	2,452.93
Furniture,	.	.	.	.	.	315.32
						<hr/>
Total disbursements,	.	.	.	.	.	\$23,118.03

The following are the earnings and expenses of the institution for the year ending April 30, 1884.

EARNINGS.

Labor of convicts from May 1, 1883, to May 1,						
1884,	.	.	.	.	.	\$16,137.75
Visitors' fees,	.	.	.	.	.	344.05
Rent,	.	.	.	.	.	96.00
Interest,	.	.	.	.	.	37.06
Board United States prisoners,	.	.	.	.	.	192.50
						<hr/>
						\$16,807.36

EXPENSES.

Deputy Warden's salary,	.	.	.	.	.	\$1,000.00
Physician,	.	.	.	.	.	500.00
Overseers (net),	.	.	.	.	.	9,532.03
Clothing,	.	.	.	.	.	1,153.67
Discharged convicts,	.	.	.	.	.	106.00
Furniture,	.	.	.	.	.	315.32
Subsistence (net),	.	.	.	.	.	3,276.90
Light, fuel, and water (net),	.	.	.	.	.	2,130.31
Hospital supplies,	.	.	.	.	.	241.65
Funeral expenses,	.	.	.	.	.	65.50
Repairs,	.	.	.	.	.	302.82
Incidentals (net),	.	.	.	.	.	470.47
Loss on inventory,	.	.	.	.	.	77.90
						<hr/>
Total expenses for the year,	.	.	.	.	.	\$19,172.57
Excess of expenses over earnings,	.	.	.	.	.	2,365.21
						<hr/>
						\$16,807.36

FINANCIAL CONDITION.

ASSETS, MAY 1, 1883.

Provisions, etc., on hand, as per inventory, . . .	\$2,143.76
Due from contractor for convict labor for months of March and April, 1883,	2,560.25
Total assets, May 1, 1883,	<u>\$4,704.01</u>

ASSETS MAY 1, 1884.

Provisions, etc., on hand, as per inventory, . . .	\$2,065.86
Due from contractor for convict labor and sundry items,	4,452.03
Total assets, May 1, 1884,	<u>\$6,517.89</u>
Balance drawn from state treasury,	\$4,179.09
Increase in assets,	1,813.88
Net loss for year,	<u>\$2,365.21</u>

The claim against the contractor reported above, consists of the following items :

Convict labor,	\$4,182.50
Water for shops (as per meter),	45.08
Night watchman,	62.50
Transportation government convicts,	161.95
	<u>\$4,452.03</u>

SOLON A. CARTER,

Treasurer of State Prison.

CHAPLAIN'S REPORT.

To His Excellency the Governor and the Honorable Council :

GENTLEMEN :—This report will cover only that portion of the year extending from October last to date.

It is well understood that the men found in our prisons are lacking in moral and religious culture ; that they are not only wanting in these, but have very little relish for either teaching or reading which aim at their reformation. The deceit and hypocrisy, which are the outgrowth of their life of crime, with the breaking down of all manly purposes, make it quite difficult to determine whether the promised reformation be honestly intended, or, if it be so, whether they are not so weak as that the first breath of temptation will sweep them back into the old life of sin. But while these difficulties have withstood me in my work, yet I am certain that some good has been accomplished.

The long term of idleness during the past winter gave me an opportunity to study closely each prisoner separately, and to form some opinion of the hopefulness of his moral reformation. There is no question but that there is as much conviction and persuasion produced for the moment, by contact with the truth, as in any other congregation of a like number of worldly men. There is a deep interest manifested in our services on the Sabbath. The singing is excellent ; and I find, as I visit, many ready to inquire as to the meaning and intent of the word. I believe the gospel is proving itself the power of God on these erring hearts.

I have made an addition of over one hundred volumes to the library. The books are read with much interest, and are really a great blessing. Quite a number can neither read nor write. I have furnished such with books, and some are succeeding remarkably well.

In conclusion, I desire here to express my thanks for the uniform kindness and assistance rendered me by the warden, deputy, and officials of the institution.

Yours faithfully,

May 1, 1884.

E. R. WILKINS.

PHYSICIAN'S REPORT.

To His Excellency the Governor and the Honorable Council :

Your physician received his appointment September 20, and entered upon the duties of the office September 24, 1883 ; therefore this report will cover not only the time since his appointment, but the balance of the year while his predecessor was in office. The year has been marked by about the usual amount of sickness, and by no epidemic. The period of idleness, during the two months' suspension of work, was characterized by no unusual deviation from health among the prisoners, but by a far less amount of indisposition than usual.

The fatalities of the year have occurred either among the prisoners serving long sentences, or those who were committed in a broken-down condition of health, a large per cent. of the diseases being of a chronic character.

In closing, I wish to thank the warden, deputy, and other officers for so faithfully aiding me in the discharge of my duties.

The following are the mortuary statistics of the year :

August 31, 1883, Joseph Hutton ; old age.

September 20, 1883, Robert Hollins ; tertiary syphilis.

November 1, 1883, William Smith ; phthisis.

November 9, 1883, Charles Leslie ; phthisis.

January 4, 1884, Henry H. Hayes ; pneumonia.

April 3, 1884, Thomas Harris ; phthisis.

HENRY M. FRENCH, *Physician.*

May 1, 1884.

ANNUAL REPORTS

OF THE

TRUSTEES, SUPERINTENDENT, TREASURER,
FINANCIAL AGENT, AND BUILDING COMMITTEE

OF THE

NEW HAMPSHIRE

ASYLUM FOR THE INSANE

TO THE

GOVERNOR AND COUNCIL,

JUNE, 1884.

CONCORD:

PARSONS B. COGSWELL, PUBLIC PRINTER.

1884.

REPORT OF THE BOARD OF VISITORS.

To the Honorable Senate and House of Representatives :

The undersigned, being a Board of Visitors of the Asylum for the Insane, have visited and inspected that institution, have examined into the condition of the patients therein, and the regulations and general management thereof, and we are satisfied that the design of the institution is carried into full effect by the trustees and superintendent.

CHAS. H. BARTLETT,
Pres. of the Senate.
S. C. EASTMAN,
Speaker of the H. of Rep.

S. W. HALE, *Governor.*
A. C. CHASE,
G. A. CURTICE,
J. A. SPALDING,
D. H. GOODELL,
D. M. ALDRICH,
Board of Visitors.

OFFICERS OF THE INSTITUTION.

BOARD OF VISITORS.

(EX-OFFICIO.)

HIS EXCELLENCY S. W. HALE.

HON. A. C. CHASE.

HON. G. A. CURTICE.

HON. J. A. SPALDING.

HON. D. H. GOODELL.

HON. D. M. ALDRICH.

HON. CHAS. H. BARTLETT, *President of the Senate.*

HON. SAMUEL C. EASTMAN, *Speaker of the House of
Representatives.*

BOARD OF TRUSTEES.

GEORGE B. TWITCHELL, M. D., Keene, *President.*

JOSEPH B. WALKER, Concord, *Secretary.*

EDWARD SPALDING, M. D., Nashua.

EMERY J. RANDALL, Somersworth.

WM. H. H. MASON, Moultonborough.

ELLERY A. HIBBARD, Laconia.

WILLIAM G. PERRY, M. D., Exeter.

JOHN H. GEORGE, Concord.

WATERMAN SMITH, Manchester.

DEXTER RICHARDS, Newport.

JEREMIAH F. HALL, M. D., Portsmouth.

C. P. FROST, M. D., Hanover.

RESIDENT OFFICERS.

C. P. BANCROFT, M. D., *Superintendent*.
 B. R. BENNER, M. D., *First Assistant Physician*.
 EDWARD FRENCH, M. D., *Second Assistant Physician*.
 MR. J. H. CARR, *Clerk and Steward*.
 MRS. FANNY B. CARR, *Housekeeper*.
 MR. HENRY GREEN, *Farmer*.

VISITING COMMITTEE FOR 1884-'85.

FIRST HALF OF MONTHS.

April, 1884,	WHOLE BOARD OF TRUSTEES.
May,	DR. W. H. H. MASON.
June,	WATERMAN SMITH.
July,	DR. WM. G. PERRY.
August,	E. A. HIBBARD.
September,	E. J. RANDALL.
October,	DR. GEO. B. TWITCHELL.
November,	DR. EDWARD SPALDING.
December,	DEXTER RICHARDS.
Jan., 1885,	E. A. HIBBARD.
February,	DR. GEO. B. TWITCHELL.
March,	J. B. WALKER.

SECOND HALF OF MONTHS.

April, 1884,	DR. J. F. HALL.
May,	E. J. RANDALL.
June,	DR. C. P. FROST.
July,	WATERMAN SMITH.
August,	JOHN H. GEORGE.
September,	DR. W. H. H. MASON.
October,	DEXTER RICHARDS.
November,	DR. EDWARD SPALDING.
December,	DR. C. P. FROST.
Jan., 1885,	JOHN H. GEORGE.
February,	DR. J. F. HALL.
March,	J. B. WALKER.

REPORT OF THE TRUSTEES.

To His Excellency the Governor and to the Honorable Council :

The Trustees of the New Hampshire Asylum for the Insane present this, their

FORTY-SECOND ANNUAL REPORT.

The number of patients in the Asylum at this date is three hundred and eight, a larger number than ever before reported. During the past year a good state of health has prevailed, and the condition of the institution has been prosperous. Three hundred and forty-one patients have been admitted ; eighteen have been discharged as recovered ; and forty-one as more or less improved. The general statistics of the year's work will be found at length in the report of the superintendent herewith submitted. We also present to your honorable body the annual reports of the treasurer and of the financial agent. The former gives a full record of the receipts and expenditures of the asylum during the past year : the latter affords a statement in detail of the investments of the permanent funds of the institution, and of the disposition of their income. No less than one hundred and sixty-four patients have been beneficiaries of these funds, many of whom could not have enjoyed its treatment but for the aid received from this source.

The new building for female patients, in process of construction at the time of our last report, is nearly finished, and its lower story will be ready for occupancy in a few days. We know of no building of this kind in the country better designed to secure the personal comfort and highest welfare of patients

wishing special attendance, with roomy apartments, and a near approach to home life, than is this. It affords ample accommodations for some twenty to thirty patients, varying with their several wants, and meets a demand for a long time urgent, which heretofore, except in isolated instances, has been satisfied only in institutions without the state.

The appropriation of ten thousand dollars, made by the legislature at its last session, has nearly sufficed for the completion of this building. The additional amount needed will be supplied from another source. The committee to procure its erection, having substantially completed the duties assigned them, have made to this board their final report, and transferred the building to the custody of the superintendent. That a similar one for male patients will be erected at no distant day, is our earnest hope.

The number of patients supported at the asylum by the several counties of the state has diminished from year to year, as these have provided themselves with enlarged and improved facilities of keeping their insane poor. The whole number of this class now in the asylum is but twenty-five out of a whole number of more than three hundred, as returned by the county commissioners about a year ago. A large portion, therefore, of the accommodations formerly required by county patients is left for town and private patients.

We respectfully call to your attention the fact that the insurance upon the asylum buildings, amounting annually to some eight hundred dollars, is now paid from the income of the permanent funds of the institution. In our opinion this charge should not be borne by the beneficent provisions of benevolent individuals for aiding poor patients, but should be carried rather by the state treasurer. Could such a transfer be made, it would increase to that amount the assistance yearly given to this class of our inmates.

During the past year the superintendent has made important improvements upon the grounds, and upon different parts of the asylum structure. The grading about the new building has been completed, most of it having been done at odd intervals by men and teams regularly employed upon the farm. A second section of the bog on the southerly side of the farm has been so

far improved by drainage, raising, and levelling its surface as to render it some of the best land within its boundaries. The remainder of this unsightly tract, always, thus far, unwholesome and unproductive, will be reclaimed by him as time and the means at his disposal shall allow.

During the year important repairs have been made within doors, new floors and air chambers have been completed in the basement, and important renovations have been made in other parts of the house, much to its improvement and to the facilitating of its daily work.

The farm shows in its returns an increased productiveness over last year, the total value of its products being eight thousand one hundred and ninety-one dollars and ninety-five cents—a gross return of about eighty dollars per acre of land cultivated. This amount is rarely surpassed, or even equalled, upon a like acreage devoted to general farming in any section of this state. The article of milk has been produced to the amount of about seventy thousand (69,806) quarts, worth at five cents a quart almost thirty-five hundred dollars (\$3,490.30). The milk record shows that the twenty-six and one third cows, from which this has been derived, have afforded a daily average yield of seven and one quarter quarts per cow throughout the year. We take pleasure in submitting to your examination the accompanying schedule, furnished us by the superintendent, of farm products, together with the milk record of the year.

When it is considered that all these articles must necessarily have been purchased had they not been produced upon the farm, it will be apparent that to ours, as well as to any asylum for the insane, a well conducted farm is of very great importance, and cannot be dispensed with, except at great detriment to the asylum and its inmates.

In accordance with an act of the legislature, the asylum borrowed on its own credit the sum of twenty thousand dollars, which has been expended in the construction of the new building before mentioned. The loan was made at five per cent., interest payable semi-annually. Three thousand dollar instalments of principal are payable each year, the first becoming due on the first day of July next. It is expected that this debt will be wholly extinguished July 1, 1890.

With very great pleasure we bear testimony to the constant fidelity and marked ability evinced by the superintendent in the discharge of his onerous and oftentimes complicated as well as delicate duties. The last day of the last month marks the completion of his first two years of service as superintendent of the asylum. There has been but one change in the corps of officers during the year. Dr. E. O. Pearson, second assistant physician, resigned his position in January last, and has been succeeded by Dr. Edward French.

GEORGE B. TWITCHELL,
JOHN H. GEORGE,
DEXTER RICHARDS,
CARLTON P. FROST,
EMERY J. RANDALL,
WATERMAN SMITH,
WILLIAM G. PERRY,
WM. H. H. MASON,
ELLERY A. HIBBARD,
EDWARD SPALDING,
JEREMIAH F. HALL,
JOSEPH B. WALKER,

Trustees.

Concord, April 16, 1884.

REPORT OF THE SUPERINTENDENT.

To the Trustees of the New Hampshire Asylum for the Insane :

In obedience to the by-laws of the board, I respectfully submit the forty-second annual report of the asylum for the year ending March 31, 1884.

The year commenced with two hundred and ninety-five patients under care—one hundred and twenty-eight men, and one hundred and sixty-seven women.

The number admitted during the year was one hundred and forty-one—sixty-six men and seventy-five women, making the whole number during the year four hundred and thirty-six—one hundred and ninety-four men, and two hundred and forty-two women.

The number discharged in the year was one hundred and three, of whom fifty-seven were men and forty-six were women. Twenty-four persons have died, of whom eleven were men and thirteen were women.

The daily average through the year has been 293.8, of which 124.3 were males and 169.5 females.

Among those patients who were admitted once only during the year, fifty per cent. appear in Table XI, with hereditary predisposition. As in the previous year, I wish to emphasize the fact that an hereditary constitutional weakness of other tissues than the brain may become a predisposing cause of insanity.

The records of the hospital show that phthisis and intemperance in the ancestry are powerful factors in the development of a weakened nervous system in the children. Phthisis in the father or mother does not necessarily lead to the development

of phthisis in the children, but it may lead to such a deterioration of the great nerve centres that kindred diseases may appear in its stead. Diseases which indicate lack of proper nutrition in other organs than the lungs, and which show plainly that the *materies morbi* exists, merely manifesting itself in another form. The remarkable interchanging of insanity and phthisis in the same individual, and the persistence of insanity in one generation and phthisis in the next, illustrate how insidiously and yet how surely a vicious constitutional taint in the blood will make itself known. Many cases in the hospital records illustrate this point. I will briefly enumerate three.

Case 1. A gentleman of culture and refinement contracted phthisis. In what was supposed to be the last stage of the disease he went to a warmer climate in the hope of regaining his health. To the surprise of all his relatives he recovered perfectly. He became interested in business, and possessing uncommon dexterity in mercantile transactions and a shrewd inventive ability, he amassed quite a fortune. Unfortunately, under this strain he broke down; but at this time his brain and not his lungs suffered. He still retains good physical health, but his mind is, I fear, hopelessly damaged.

Case 2. A gentleman of marked business ability presented the following family history: His grandmother died of phthisis; his father was asthmatic, at one time insane, and finally died with paralysis; one uncle was insane; four brothers died of phthisis, and one brother died of epilepsy. The patient, a very nervous, impulsive man, became deeply engrossed in business. The care and anxiety entailed by this work proved too great a strain for his delicate organization, and his mind, not his lungs, succumbed. He made a good recovery.

Case 3. A young woman, evidently of delicate constitution, but whose family history could not be ascertained, became insane, and continued thoroughly deluded for several months. She finally had a circumscribed pneumonia, which developed into phthisis. From the moment that her lungs became affected her mind began to improve, and when she left the hospital her mind was apparently quite clear, but it was evident that her lungs were hopelessly diseased. Many other cases might be mentioned, of a similar character. They illustrate the close relation-

ship between insanity and a generally depreciated physical status. Too often this real cause is overlooked. Some persons will wonder why this or that person, who seemed so well balanced, and so capable in all the relations of life, should become insane: and some will wisely attribute the cause to some insignificant affair, not considering that the affair *per se* could not operate as cause, for, in that case, half the world would be insane.

Practically, the ascertaining of this real constitutional cause of insanity is of much importance to the general practitioner; for, though he cannot and probably never will be able to control the coming together of unhealthy individuals, still by his knowledge and advice he may be able to so direct the life of the children of such stock that their mental integrity may be spared. Undoubtedly Case 2 would have escaped such an attack had he not overworked his delicate nervous organization. Possibly the same might have held true of Case 1.

By the careful and judicious direction of the occupation and manner of living of those thus predisposed, much may be done toward the prevention of insanity. In this way the family physician may be of the greatest assistance in averting a much dreaded calamity. Too often these facts of family heredity are concealed from the physician. A knowledge of their existence should never be withheld. Now that the demoniacal theory of mental alienation has been exploded, and insanity has come to be considered a disease, the same rational and intelligent spirit in its investigation should obtain as in other diseases. A change of occupation, or, at least, a more restrained exercise of the nerve forces in the same occupation, a different mode of life, a proper course of tonic treatment to the predisposed, may be of as much importance as a change of climate to the rheumatically inclined person, or a change of diet to one who may be subject to gout.

Given, then, a constitution strongly predisposed to insanity either by the existence of the disease itself, or of kindred diseases, such as phthisis, intemperance, and so forth, in the ancestry: it is of the greatest importance that such a constitution should be guarded from the exciting causes, such as overwork, lack of rest, improper diet, and prolonged mental strain. The

remarkably frequent prevalence of these exciting causes encountered at the present day is, in large measure, an outgrowth of our modern civilization. The physically strong endure the strain imposed upon them; the weak succumb. In other words, it is the old story of *The Survival of the Fittest*. In the lower orders of life this law is merciless in its operation; but in the human race much may be done to divert its action by a previous knowledge of the dangers to be avoided by the constitutionally predisposed.

Of the one hundred and forty-one insane admitted during the year, thirty had the suicidal impulse; and of the whole number under treatment during the year, fifty-three belonged to this class. Out of this number, not one succeeded in accomplishing the act.

The homicidal impulse existed in nine of those admitted, and in thirty-seven of those under treatment, during the year.

MORTALITY.

There have been twenty-four deaths during the year, or about 5 per cent. of the entire population. Sixteen of those who died had such organic disturbance of the brain as would not admit of recovery. For the first time in several years there has been a typical case of typhoid fever, and death resulted therefrom. The case seemed to have been a sporadic one, for there was not at any time during the year a single instance presenting even the mildest symptoms of the disease. I feel at loss to account for so severe and isolated a case. So far as could be ascertained, there was no defect in the drainage of the ward, and the closet was ventilated by a steam heated shaft terminating on the roof. Aside from this one case of typhoid fever, there has been no evidence of any unhealthy conditions inside the house.

IMPROVEMENTS.

The following improvements have been made during the year:

In the Peaslee wing the water-closets in the main ward were torn out, and a new line of soil-pipes introduced, with free vent out of the roof. New and improved bowls, ventilated into a

flue opening in a chimney five feet above the roof, were substituted for the old closet-hoppers. The chimney is provided with a coil of steam-pipe thirty feet in length. The system of closet drainage and ventilation in the various wards is now very perfect, with the exception of the Kent building. I would recommend an early ventilation of the sewerage system in that building.

A flight of iron stairs, to be used as a fire escape, has been built on the south side of the Kent building, and entered from the veranda.

The copper heater alluded to in the last report has been made, and is ready to be connected with the exhaust steam from the engine.

A new No. 9 Blake steam pump has been placed in the pump-house beside the older apparatus. We have now two good working and powerful pumps. One is used regularly every day; the other is reserved for emergency.

The last improvement of the year has been the cementing and concreting of the entire travelled portion of the basements of the Fisk, Rumford, Kimball, and Chandler wings. Of these, the three former were laid in three inches of cement, the upper inch being Portland cement. The proportion of common cement and gravel was one of the former to two of the latter; the proportion of Portland cement and fine gravel was half and half. The old track has been removed, and the provision and freight cars have been mounted on vulcanized rubber wheels. The disagreeable rumbling of the wheels is thus entirely obviated.

During the ensuing year it will be necessary to renew the entire heating apparatus of the Chandler wing. The radiators are old, and the piping is in danger of giving way at any time. In making this change, the basement of this wing can be greatly improved by placing the radiators in separate rooms, provided with larger windows, and doors lighted by glass panels, as was done two years ago in the Fisk wing.

THE FARM.

Owing to the more abundant rains, the yield of corn and potatoes was larger than in the previous year. The work of grading and laying out new driveways about the new building

prevented much work being done in reclaiming the low land about the brook. During the ensuing year, however, we hope to continue this improvement as heretofore.

ACKNOWLEDGMENTS.

As usual, the superintendent wishes to express not only his appreciation, but that of many patients, for the assistance in the way of entertainments extended to us by kind friends, both out of and in the asylum. We feel especially indebted to Mr. Willis P. Haynes for a very entertaining reading, and to Drs. French and Chase for singing and dramatic entertainments, and to Mrs. Gillette, Miss Minot, and many others for assistance at the same. The St. John's Church Club have favored us as usual with a dramatic entertainment; also the Unity Club.

The proprietors of the following newspapers have gratuitously supplied the asylum with copies of their issues: *N. H. People & Patriot*, *Daily Monitor*, *Independent Statesman*, *Union Democrat*, *Nashua Gazette*, *Morning Star*, and exchanges from the Concord press.

In January, 1884, Dr. Pearson resigned, after a service of three years. He carries with him the earnest wishes of his many friends at the asylum for his success. His position has been most acceptably filled by Dr. Edward French, who brings with him a valuable experience of two years as second assistant physician at the Brattleborough hospital, Vermont.

Again the superintendent wishes to express his deep appreciation of the kindly assistance and advice so freely offered him by the board of trustees.

C. P. BANCROFT.

N. H. Asylum, March 31, 1884.

STATISTICAL TABLES.

TABLE I.

General Statistics.

	Men.	Women.	Total.
Patients in hospital April 1, 1883.....	128	167	295
Admitted within the year.....	66	75	141
Whole number of cases within the year.....	194	242	436
Discharged within the year.....	57	45	103
Viz., as recovered from first attack.....	6	2	8
“ “ “ other than first attack.....	5	5	10
“ as much improved.....	12	7	19
“ as improved.....	11	11	22
“ as unimproved.....	23	21	44
Deaths.....	11	13	24
Patients remaining April 1, 1884.....	126	183	309
Number of different persons within the year.....	185	237	422
“ “ “ admitted.....	62	75	137
“ “ “ recovered.....	11	7	18
Daily average number of patients.....	124.3	169.5	293.8

TABLE II.

Showing Results in All under Treatment during the Year.

	Of those in hospital at beginning of year.			Of those admitted during the year.			Total both classes.	
	Men.	Women.	Total.	Men.	Women.	Total.	Men.	Women.
Discharged, recovered..	6	3	9	5	4	9	11	7
“ improved...	10	10	20	13	8	21	23	18
“ unimproved...	13	13	26	10	8	18	23	21
Died.....	9	9	18	2	4	6	11	13
Remaining, improved...	18	20	38	6	13	19	24	33
“ unimproved.	73	113	186	29	37	66	102	150

TABLE III.

Admissions and Discharges from the beginning of the Hospital.

	Men.	Women.	Total.
Admitted.....	2,358	2,256	4,614
Discharged.....	2,221	2,060	4,281
" recovered.....	867	837	1,704
" improved.....	537	550	1,087
" unimproved.....	436	366	802
Died.....	392	320	712

TABLE IV.

Showing the Number and Character of the Recovery in those recovered in the Year.

	Cases in which re- currence is not established.			Cases in which re- currence is es- tablished.			Total both classes.		
	Men.	Women.	Total.	Men.	Women.	Total.	Men.	Women.	Total.
From first attack.....	6	2	8	.....	.....	.....	6	2	8
From second attack.....	1	2	3	.....	.....	.....	1	2	3
From third attack.....	.....	.....	.....	1	.....	1	1	.....	1
From fifth attack.....	.....	.....	.....	2	1	3	2	1	3
From seventh attack.....	.....	.....	.....	.....	1	1	.....	1	1
From tenth attack.....	.....	.....	.....	1	.....	1	1	.....	1
From sixteenth attack.....	.....	.....	.....	.....	1	1	.....	1	1
	7	4	11	4	3	7	11	7	18

TABLE V.

Duration of Insanity before Admission in those recovered in the Year.

	Men.	Women.	Total.
Less than 1 month.....	6	3	9
From 1 to 3 months.....	1	3	4
From 6 to 12 months.....	2	1	3
More than 1 year.....	2	.....	2
	11	7	18

TABLE VI.

Showing Number of Admissions to this Hospital of those admitted in the Year.

	Men.	Women.	Total.
Admitted the first time.....	49	59	108
“ “ second time.....	7	6	13
“ “ third time.....	4	4	8
“ “ fourth time.....	1	1	2
“ “ fifth time.....	3	2	5
“ “ sixth time.....	2	1	3
“ “ seventh time.....	.....	1	1
“ “ sixteenth time.....	.....	1	1
	66	75	141

TABLE VII.

The Number of the Attack in those admitted in the Year.

	Men.	Women.	Total.
First.....	56	60	116
Second.....	4	4	8
Third.....	1	3	4
Fourth.....	.....	1	1
Fifth.....	.....	3	3
Sixth.....	3	1	4
Seventh.....	1	1	2
Sixteenth.....	.....	1	1
Unknown.....	.....	1	1
Not insane.....	1	.....	1
	66	75	141

TABLE VIII.

Duration of Insanity before Admission in those admitted in the Year.

	Men.	Women.	Total.
Less than 1 month.....	9	9	18
From 1 to 3 months.....	9	6	15
From 3 to 6 months.....	5	11	16
From 6 to 9 months.....	3	4	7
From 9 to 12 months.....	1	.....	1
From 12 to 18 months.....	5	6	11
From 18 months to 2 years.....	3	2	5
From 2 to 3 years.....	4	6	10
From 3 to 4 years.....	3	4	7
From 4 to 5 years.....	2	2	4
From 5 to 10 years.....	8	8	16
From 10 to 15 years.....	2	7	9
From 15 to 20 years.....	2	.....	2
From 20 to 30 years.....	5	2	7
From 30 to 40 years.....	2	3	5
Unknown.....	2	1	3
Not insane.....	1	4	5
	66	75	141

TABLE IX.

Ages of those admitted in the Year.

	Men.	Women.	Total.
15 to 20 years.....	3	.....	3
20 to 25 years.....	7	5	12
25 to 30 years.....	11	7	18
30 to 35 years.....	5	10	15
35 to 40 years.....	6	8	14
40 to 45 years.....	7	8	15
45 to 50 years.....	4	10	14
50 to 60 years.....	13	9	22
60 to 70 years.....	7	12	19
70 to 80 years.....	3	4	7
Over 80 years.....	.....	2	2
	66	75	141

TABLE X.

The Form of Disease in Patients admitted in the Year.

	Men.	Women.	Total.
Mania acute.....	2	2	4
Mania sub-acute.....	10	9	19
Mania chronic.....	4	20	24
Mania recurrent.....	5	4	9
Mania hysterical.....	.....	4	4
Mania senile.....	.....	2	2
Melancholia acute.....	8	5	13
Melancholia sub-acute.....	1	2	3
Melancholia chronic.....	1	6	7
Melancholia with stupor.....	.....	1	1
Dementia chronic.....	14	7	21
Dementia primary.....	.....	3	3
Dementia senile.....	.....	1	1
Structural disease of brain.....	.....	5	8
Alcoholism.....	3	.....	7
Epilepsy.....	7	.....	4
Paresis.....	2	.....	2
Imbecility.....	1	1	2
Typho-mania.....	.....	2	2
Hystero-epilepsy.....	.....	1	1
Hypochondriasis.....	1	.....	1
Neurasthenia.....	1	.....	1
Hebephrenia.....	1	.....	1
Not insane.....	1	.....	1
	66	75	141

TABLE XI.

Complications in those admitted in the Year.

	Men.	Women.	Total.
Hereditary predisposition.....	29	40	69
Suicidal.....	14	16	30
Homicidal.....	5	4	9
Hernia.....	2	.....	2
Paralysis agitans.....	1	.....	1
Intermittent fever.....	1	.....	1
Constipation.....	1	.....	1
Phthisis.....	.....	2	2
Pregnancy.....	.....	1	1
Chronic articular rheumatism.....	.....	1	1
Syphilis.....	.....	1	1
Otorrhea.....	.....	1	1
	53	66	119

TABLE XII.

Showing Number with Suicidal Propensity under Treatment during the Year.

	Men.	Women.	Total.
Of those in hospital at beginning of year.....	3	20	23
Of those admitted within the year.....	14	16	30
	17	36	53

TABLE XIII.

Civil condition of those admitted in the Year.

	Men.	Women.	Total.
Single.....	34	28	62
Married.....	28	34	62
Widows.....		12	12
Widowers.....	3		3
Divorced.....	1	1	2
	66	75	141

TABLE XIV.

Occupation of those admitted in the Year.

	Men.	Women.	Total.
Farmers.....	18		18
Housewives.....		53	53
Laborers.....	9		9
Operatives.....	3	3	6
Traders.....	3		3
Machinists.....	2		2
Lawyers.....	2		2
Music teachers.....		2	2
Barber.....	1		1
Blacksmith.....	1		1
Clerk.....	1		1
Harness-maker.....	1		1
Steamboat captain.....	1		1
Shoemakers.....	2		2
Carpenter.....	1		1
Insurance agent.....	1		1
Tailor.....	1		1
Jeweller.....	1		1
Miller.....	1		1
Bar-tender.....	1		1
Milliner.....		1	1
Nurse.....		1	1
No occupation.....	16	15	31
	66	75	141

TABLE XV.

Nativity of those admitted in the Year.

	Men.	Women.	Total.
New Hampshire.....	43	42	85
Vermont.....	4	5	9
Connecticut.....	7	3	10
Massachusetts.....	1	2	2
Maine.....	1	1	2
New York.....	1	1	2
Rhode Island.....	1		1
Indiana.....	1		1
North Carolina.....		1	1
Canada.....		4	4
Ireland.....	6	11	17
South America.....	1		1
England.....		3	3
Scotland.....		1	1
Germany.....	1		1
Poland.....		1	1
	66	75	141

TABLE XVI.

Residence of those admitted in the Year.

	Men.	Women.	Total.
Merrimack county, N. H.....	11	18	29
Hillsborough county, N. H.....	11	15	26
Cheshire county, N. H.....	6	5	11
Grafton county, N. H.....	4	8	12
Strafford county, N. H.....	6	4	10
Belknap county, N. H.....	4	2	6
Rockingham county, N. H.....	5	2	7
Sullivan county, N. H.....	2	1	3
Cooks county, N. H.....	1	1	2
Vermont.....	4	1	5
Connecticut.....	10	14	24
Massachusetts.....	1	2	3
Indiana.....	1		1
Canada.....		2	2
	66	75	141

TABLE XVII.

By what authority committed.

	Men.	Women.	Total.
By self or friends.....	51	61	112
By town authority.....	10	7	17
By county commissioners.....	1	5	6
By court.....	3	2	5
By governor and council.....	1		1
	66	75	141

TABLE XVIII.

By whom supported.

	Men.	Women.	Total.
By self or friends	50	59	109
By town or city	11	6	17
By county	2	10	12
By state	3	.....	3
	66	75	141

TABLE XIX.

Deaths in the Year, and the Causes.

	Men.	Women.	Total.
Mania chronic	2	1	3
Mania senile .....	.....	2	2
Typho-mania .....	.....	2	2
Dementia chronic	1	.....	1
Dementia chronic, with typhoid fever	1	.....	1
Melancholia chronic, with marasmus .....	.....	1	1
Paresis	3	1	4
Epilepsy	2	.....	2
Meningitis, with effusion	1	.....	1
Tubercular peritonitis .....	.....	1	1
Structural disease of brain .....	.....	1	1
Pulmonary consumption .....	.....	1	1
Cerebral apoplexy .....	.....	1	1
Cardiac thrombosis .....	.....	1	1
Cystitis, with ammonæmia .....	.....	1	1
Cardiac syncope	1	.....	2
	11	13	24

TABLE XX.

Ages at the Time of Death.

	Men.	Women.	Total.
Between 20 and 30	1	1	2
Between 30 and 40 .....	.....	1	1
Between 40 and 50	2	4	6
Between 50 and 60	4	4	8
Between 60 and 70	1	2	3
Between 70 and 80	3	1	4
	11	13	24

TABLE XXI.

Ages of those remaining in Hospital at the end of Year.

	Men.	Women.	Total.
15 to 20 years	3	.....	3
20 to 30 years	26	13	39
30 to 40 years	26	34	60
40 to 50 years	31	49	80
50 to 60 years	22	36	58
60 to 70 years	9	27	36
70 to 80 years	8	16	24
Over 80 years.....	1	8	9
	126	183	309

TABLE XXII.

Duration of Disease in those remaining.

	Men.	Women.	Total.
Under 3 months.....	1	1	2
From 3 to 6 months.....	2	4	6
From 6 to 12 months.....	3	4	7
From 12 to 18 months.....	6	6	12
From 18 to 24 months.....	1	4	5
From 2 to 3 years.....	8	12	20
From 3 to 5 years.....	10	23	33
From 5 to 10 years.....	31	32	63
From 10 to 15 years.....	12	24	36
From 15 to 20 years.....	22	20	42
From 20 to 25 years.....	11	9	20
From 25 to 30 years.....	5	16	21
From 30 to 40 years.....	7	12	19
Over 40 years.....	6	10	16
Unknown.....	.....	6	6
Not insane.....	1	.....	1
	126	183	309

TABLE XXIII.

Remaining at the end of the Year.—Prospect.

	Men.	Women.	Total.
Curable (apparently).....	10	15	25
Incurable (apparently).....	116	168	284
	126	183	309

TABLE XXIV.

Statistics of Admissions, Discharges, and Deaths, from the opening of the Asylum.

Year.	Admitted.	Discharged and died.	Recovered.	Improved.	Unimproved.	Died.	Whole number under treatment.	Remaining at end of hospital year.
1843	76	29	12	10	6	1	76	47
1844	104	81	37	20	19	5	151	70
1845	88	82	37	17	22	6	158	76
1846	98	76	26	23	16	11	174	98
1847	89	87	38	17	23	9	177	100
1848	92	83	29	20	26	8	192	109
1849	81	76	36	15	11	14	190	114
1850	103	90	45	18	20	7	217	117
1851	88	98	45	25	16	12	215	117
1852	107	106	66	13	16	11	224	118
1853	132	107	65	25	11	8	250	143
1854	141	123	63	24	22	14	284	161
1855	95	91	50	20	9	12	246	155
1856	85	96	66	13	7	10	250	154
1857	97	81	47	15	7	12	251	170
1858	76	77	34	20	5	18	246	169
1859	98	85	31	22	18	14	267	182
1860	85	83	38	16	12	17	267	184
1861	106	94	34	34	10	16	290	196
1862	86	94	42	32	7	13	282	188
1863	101	85	30	32	17	16	289	204
1864	105	92	36	16	17	23	309	217
1865	107	102	42	23	14	22	324	223
1866	104	91	26	28	16	21	327	236
1867	117	107	39	24	27	17	353	246
1868	118	129	51	39	18	21	364	235
1869	95	93	42	20	9	22	330	247
1870	130	114	37	34	20	23	367	253
1871	135	163	65	37	29	32	388	225
1872	152	123	55	31	16	21	377	254
1873	194	172	61	51	27	33	448	276
1874	140	137	42	44	27	22	416	281
1875	129	140	53	37	30	20	401	261
1876	140	122	35	34	27	26	401	279
1877	119	118	36	38	27	17	398	280
1878	114	118	35	36	30	17	394	276
1879	73	81	27	23	8	23	349	268
1880	111	94	28	27	22	17	379	285
1881	134	117	33	39	23	22	419	302
1882	104	121	38	26	27	30	406	285
1883	133	123	41	23	34	25	418	295
1884	141	127	18	41	44	24	436	309

FORTY-SECOND ANNUAL REPORT OF THE TREASURER.

To the Trustees of the N. H. Asylum for the Insane :

The Treasurer respectfully submits the following exhibit of receipts and expenditures for the year closing March 31, 1884 :

RECEIPTS.

Balance on hand April 1, 1883,	\$500.83
For board of private patients,	44,690.40
For board of town patients,	5,406.34
For board of county patients,	7,000.30
From J. B. Walker, financial agent, for the benefit of indigent patients,	10,000.00
From state treasurer, for indigent patients, .	6,000.00
for board of insane persons, .	3,100.00
for increase of the library, .	100.00
For stock and all articles sold,	1,553.66
	\$78,351.53

PAYMENTS.

For meats,	\$7,295.04
flour,	3,282.21
butter and cheese,	2,226.27
sugar and molasses,	1,735.02
fish,	1,384.32
coffee and tea,	1,752.04
vegetables and fruits,	1,519.63
miscellaneous table supplies,	1,646.22
house furnishing goods,	3,570.27
articles furnished to patients and charged in their accounts,	3,356.53

For heating and lighting,	\$10,322.27
medical and surgical supplies,	710.66
services in care of patients,	19,207.06
ordinary repairs,	5,764.37
permanent improvements,	3,340.83
provender,	2,288.27
farming department, including animals purchased, farming carriages and utensils, all labor on farm, garden, grounds and buildings,	4,895.26
stationery, printing, library, binding worn books, &c.,	792.80
postage, express, telegraph, and freight,	558.37
travelling expenses of trustees,	280.55
public exercises, including Sunday services, lectures, and all public means to interest and occupy the minds of the patients,	686.76
miscellaneous expenses,	774.53
Whole amount paid out,	\$77,389.28
Balance carried to new account,	\$962.25
	<hr/>
	\$78,351.53

J. P. BANCROFT, *Treasurer.*

Concord, April 1, 1884.

I hereby certify that I have carefully examined the accounts of the treasurer of the New Hampshire Asylum for the Insane for the fiscal year ending March 31, 1884, and find them clearly and accurately kept. I have compared each item with the vouchers, and find each item correct and properly sustained, and the balance of cash verified. I also have carefully examined the accounts of the building committee as kept by the treasurer, and find all of said accounts correct and properly vouched.

JOHN H. GEORGE, *Auditor.*

Concord, April 16, 1884.

EIGHTEENTH ANNUAL

REPORT OF THE FINANCIAL AGENT.

To the Trustees of the New Hampshire Asylum for the Insane :

The Financial Agent respectfully presents the annual report of his receipts and expenditures during the asylum financial year ending March 31, 1884, and of the amounts and investments of the several funds in his custody :

RECEIPTS.

Cash on hand April 1, 1883,	\$3,461.67
received from loan of New Hampshire Savings-Bank on account of new building for female patients,	2,000.00
received interest and dividends from April 1, 1883, to April 1, 1884,	15,193.71
	\$20,655.38

EXPENDITURES.

Cash paid J. P. Bancroft, treasurer, appropriation to indigent patients, etc.,	\$10,000.00
J. P. Bancroft, chairman of building committee,	3,500.00
sinking fund,	1,000.00
for insurance and for printing asylum reports,	467.47
interest on loan at New Hampshire Savings-Bank,	928.72

Cash paid annuity of Mrs. Sarah J. Wilson, salary of financial agent, rent of safe, and other small expenses,	\$1,148.00
Balance carried to new account,	3,611.19
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	\$20,655.38

The following statement presents the amounts of the several permanent funds, at their par value, on the first day of April, 1884, and the manner of their investment :

ADAMS FUND.

(Gift of Isaac Adams, of Sandwich.)

10 shares Pittsburgh, Fort Wayne & Chicago Railroad stock,	\$1,000.00
2 United States bonds,	600.00
	<hr/>
	\$1,600.00

BURROUGHS FUND.

(Legacy of Rev. Charles Burroughs, D. D., of Portsmouth.)

1 St. Louis County bond,	\$1,000.00
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CHANDLER FUND.

(Legacy of Abiel Chandler, of Walpole.)

25 shares Portland, Saco & Portsmouth Railroad stock,	\$2,500.00
37 shares Boston & Maine Railroad stock,	3,700.00
100 shares Chicago, Rock Island & Pacific Railroad stock,	10,000.00
10 shares Michigan Central Railroad stock,	1,000.00
10 shares Pittsburgh, Fort Wayne & Chicago Railroad stock,	1,000.00
2 Chicago Water Loan bonds,	2,000.00
2 Northern Pacific Railroad bonds,	2,000.00
2 Concord bonds,	1,500.00
2 Michigan Central Railroad bonds,	2,000.00
1 New Hampshire registered bond,	200.00

2 Chicago Burlington & Quincy Railroad bonds, .	\$2,000.00
1 Chicago & North-Western Railroad bond, .	1,000.00
	<hr/>
	\$28,900.00

CONANT FUND.

(Gift of John Conant, of Jaffrey.)

1 New Hampshire registered bond, . . .	\$4,000.00
1 Boston & Albany Railroad bond, . . .	1,000.00
3 shares Boston & Maine Railroad stock, . .	300.00
2 shares Boston & Providence Railroad stock, .	200.00
1 share Boston Exchange Company stock, . .	500.00
	<hr/>
	\$6,000.00

FISK FUND.

(Legacy of Catherine Fisk, of Keene.)

This fund is held in trust by the state of New
Hampshire, and amounted June 1, 1883, to . \$20,894.19

KENT FUND.

(Legacy of Moody Kent, of Pittsfield.)

14 Maine bonds,	\$7,000.00
5 Eastern Railroad bonds,	5,000.00
13 Michigan Central Railroad bonds, . . .	13,000.00
8 Chicago River Improvement bonds, . . .	8,000.00
9 Burlington & Missouri River Railroad bonds, .	9,000.00
19 Chicago, Burlington & Quincy Railroad bonds,	19,000.00
1 Chicago & North-Western Railroad bond, .	1,000.00
6 Cleveland bonds,	6,000.00
17 Concord bonds,	17,000.00
3 Cambridge bonds,	3,000.00
3 United States bonds,	1,200.00
7 Philadelphia, Wilmington & Baltimore Railroad bonds,	7,000.00
10 Boston & Lowell Railroad bonds, . . .	10,000.00
5 St. Louis bonds,	5,000.00
50 shares Pittsburgh, Fort Wayne & Chicago Rail- road stock,	5,000.00

32 shares Northern Railroad stock,	\$3,200.00
100 shares Michigan Central Railroad stock, . .	10,000.00
50 shares Union Pacific Railroad stock, . . .	5,000.00
2 shares Boston & Providence Railroad stock, .	200.00
50 shares Fitchburg National Bank stock, . .	5,000.00
40 shares State National Bank stock,	4,000.00
14 shares Railroad National Bank stock, . . .	1,400.00
10 shares Boston Exchange Company stock, . .	5,000.00

\$150,000.00

KIMBALL FUND.

(Legacy of Jacob Kimball, of Hampstead.)

The Kimball fund is held in trust by the state of

New Hampshire, and the interest is annu-

ally paid to the asylum, \$6,753.49

PENHALLOW FUND.

(Legacy of H. Louise Penhallow, of Portsmouth.)

1 Boston & Lowell Railroad bond,	\$1,000.00
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RICE FUND.

(Legacy of Arabella Rice, of Portsmouth.)

10 Manchester bonds,	\$10,000.00
1 United States registered band,	5,000.00
5 St. Louis bonds,	5,000.00

\$20,000.00

RUMFORD FUND.

(Legacy of the Countess of Rumford, of Concord.)

5 Philadelphia, Wilmington & Baltimore Railroad bonds,	\$5,000.00
5 Burlington & Missouri River Railroad bonds, .	5,000.00
30 shares Pittsburgh, Fort Wayne & Chicago Rail- road stock,	3,000.00
20 shares Boston & Providence Railroad stock, .	2,000.00

\$15,000.00

SHERMAN FUND.

(Legacy of Mrs. Fanny S. Sherman, of Exeter.)

3 St. Louis bonds,	\$3,000.00
1 St. Louis County bond,	1,000.00
1 Boston & Lowell Railroad bond,	1,000.00
	<hr/>
	\$5,000.00

SPALDING FUND.

(Legacy of Isaac Spalding, of Nashua.)

10 Cleveland bonds,	\$10,000.00
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The following is a summary of the names and amounts of the several permanent funds of the asylum, viz. :

Adams fund,	\$1,600.00
Burroughs fund,	1,000.00
Chandler fund,	28,900.00
Conant fund,	6,000.00
Fisk fund,	20,894.19
Kent fund,	150,000.00
Kimball fund,	6,753.49
Penhallow fund,	1,000.00
Rice fund,	20,000.00
Rumford fund,	15,000.00
Sherman fund,	5,000.00
Spalding fund,	10,000.00
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	\$266,147.68

The insurance upon the asylum buildings is distributed as follows, viz. :

On centre buildings and chapel,	\$50,000.00
Kent building,	10,000.00
addition to Peaslee building,	6,000.00
Baneroff building,	10,000.00
furniture,	5,400.00
coal-house and coal,	2,500.00

On barns and contents,	\$5,200.00
boiler-house, engine, granary, and contents, .	6,000.00
laundry,	3,000.00
horses and carriages,	1,000.00
	<hr/>
	\$99,100.00

Respectfully submitted.

J. B. WALKER, *Financial Agent*.

Concord, April 1, 1884.

I hereby certify that I have carefully examined all the items of debt and credit in the account of the financial agent, and find the entries correct and fully sustained by proper vouchers. I have also examined the certificates of stocks and bonds of the asylum in the vaults of the Boston Safe Deposit and Trust Company, and find all of the same, and have entire confidence that the same are safely deposited with said company.

JOHN H. GEORGE, *Auditor*.

April 16, 1884.

REPORT OF THE BUILDING COMMITTEE.

At the close of the last financial year the committee had expended \$22,850.28, as reported to the board at their last annual meeting. They have expended since that time \$14,149.72, making in all \$37,000.

Of the amount expended during the last year, \$10,000 was provided by the appropriation made for the purpose by the last legislature, and the balance, \$4,149.72, was derived from the balance on hand at the close of the last fiscal year, from the balance of the loan authorized by the legislature, and from income of the permanent funds by vote of the board. The building is so far completed that the first story is essentially ready for occupancy. To fit the remaining portions for the use of patients, some more work remains to be done, but not involving so much expense as to require further appropriations from sources outside the ordinary income. The second story can be finished in a few weeks, mostly by the workmen in the ordinary employ of the asylum.

Respectfully submitted.

J. P. BANCROFT,

J. B. WALKER,

C. P. FROST,

Building Committee.

PRODUCTS OF THE FARM AND GARDEN AT MARKET
VALUE, FOR THE YEAR 1883.

Onions,	179 bush., at 85 cts.	\$152.15
Peas,	30 " 80 cts.	24.00
Shell beans,	5 " \$1.00	5.00
Beets for table,	270 " 50 cts.	135.00
Beets for cattle,	31 tons, at \$5.00	155.00
Parsnips,	20 bush., at 50 cts.	10.00
Radishes,	10 " 60 cts.	6.00
Tomatoes,	110 " 90 cts.	99.00
Cucumbers,	125 " 60 cts.	75.00
Celery,	500 heads at 15 cts.	75.00
Sweet corn,	50 bush., at \$1.00	50.00
String beans,	10 " 50 cts.	5.00
Asparagus,	200 bun., at 35 cts.	70.00
Cabbage,	250 heads at 10 cts.	25.00
Potatoes,	1,575 bush., at 50 cts.	787.50
Field corn (ears)	750 " 40 cts.	300.00
Oats,	150 " 50 cts.	75.00
Hay,	80 tons at \$20.00	1,600.00
Corn fodder,	27 " \$6.00	162.00
Oat straw,	10 " \$12.00	120.00
Pigs sold,	91 at \$2.50 each	227.50
Calves sold,	21 at \$2.00 each	42.00
Pork sold,	450 pounds at 7 cts.	31.50
Pork for use,	5,875 " 8 cts.	470.00
Milk produced,	69,806 quarts at 5 cts.	3,490.30
		<hr/>
		\$8,191.95

Amount of Milk Produced for the Year beginning April 1, 1883.

Cows.	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	Total— daily av'ge.	
April.....	Dry	7½	6¼	14¾	8¾	8¼	9½	12¾	6½	8	9¼	11	6	14	10¾	13	12½	9½	8½	13½	6¾	13	13½	5½	10	8½	.....	.....	247 qts.
May.....	11½	7½	6	14¼	8	8¼	10	12	6¼	8¼	8½	11	4	12½	10¾	13½	11½	10¾	8½	14½	7	13¾	12	4¾	12½	8¾	.....	.....	255½ "
June.....	11¼	5½	1¾	12	Died	2	7½	9	3	5¼	7	6¼	Dry	10¾	8¾	9¾	9	7¾	6¾	10	5½	9	11	3	8	6¾	.....	.....	176½ "
July.....	11	5	Dry	13	.....	Dry	8½	8¾	2	4½	7½	6¼	.....	11¾	8½	10½	9¾	8¾	7½	9½	7	10¾	10¾	3¾	8	7½	.....	.....	180 "
August....	7¼	5½	Dry	4	.....	Dry	6¾	8¼	Dry	9½	6½	5¾	Died	9¾	8¾	9	8¾	7¾	5	8¼	3¾	9	8	Sold	7½	5¾	.....	.....	144½ "
September	7	4½	Dry	10¼	*8½	Dry	7	8¼	8	9¾	6¾	6	*17½	In 19 tie-up 8½	6¾	9	8	3¾	Sold	6¾	Dry	8	8½	*4½	7½	3¾	.....	.....	168 "
October....	7½	4¼	Dry	9½	9	13¼	7	8½	7	9¾	5¾	6½	18	17	7½	9	8	3	10½	4½	Dry	8	8½	4	7½	3½	.....	.....	196½ "
November..	6¼	2	10½	8¼	8½	13¼	6¾	8½	Sold	8¾	3¾	7	15½	15½	6	7½	7½	2	8¾	4	Dry	7½	6½	4	7	Sold	.....	.....	177 "
December..	6¾	2	10	8¼	8¼	11	6½	8¾	*19	7¾	1	6¾	13¾	14¼	5½	8	7½	2	8¾	3	Dry	7	4	3½	6½	*11½	11½	292½ "
January...	4½	Dry	8½	7½	7¾	10¾	6	8¼	18½	7¾	Dry	3¾	14	12	5½	5	7	Dry	9½	1¾	15½	3¾	¾	Dry	6½	9½	10½	184½ "
February...	4¼	Dry	7¼	7	7¾	9½	5	9½	14¾	7¾	Dry	1¾	13	11	5½	1	7	Dry	8¾	¾	14½	1	Dry	8	9	5½	8¾	168½ "
March.....	4	7½	4½	7¾	9¼	4½	8½	12¾	7¼	12½	10	3½	6½	16	7¾	12½	12	9¾	7¾	11¾	6½	12	194 "
Grand total.....																												2,294½ qts.		

Daily average for year ending March 31, 1884..... 191 quarts.
Amount produced during the year..... 69,806 quarts.

* New cow.

APPENDIX.

APPENDIX.

DIRECTIONS CONCERNING ADMISSION.

Those wishing the admission of a person to the asylum should make application to the superintendent previously to bringing the patient, unless the urgency of the case precludes it.

On application, full information as to terms, conditions, etc., and the necessary papers, will be furnished.

With the application, a brief statement of the case should be given.

Some person should accompany the patient, who can give a correct history of the case, if possible.

On no account should deception be practised. The necessity of the step and the arrangements having first been settled, the patient should be honestly informed of what is to take place.

When possible, it is better that patients should arrive in day trains.

Patients should not bring valuable property, when committed, and the asylum cannot become responsible for its keeping. Such articles should be left at home unless the patient is fully responsible for its care.

The parties committing a patient, whether private individuals or town officers, are required to give a bond for the payment of expenses, in the annexed form, signed by two responsible persons. The certificates of physicians should be filled and signed in all cases except those committed by courts, and be written in the annexed form.

FORM OF BOND.

In consideration of the admission of _____, of the town of _____, in the county of _____ and state of _____, as a boarder at the New Hampshire Asylum for the Insane, in the city of Concord, we, _____, of the town of _____, in the county of _____ and state of _____, and _____, of the town of _____, in the county of _____ and state of _____, jointly and severally promise and agree to and with the said New Hampshire Asylum for the Insane, to pay its treasurer _____ dollars and _____ cents per week, or such other rate as may from time to time be established by said asylum therefor, while

he shall remain at said asylum; together with such extra charge as may be occasioned by _____ requiring more than the ordinary care and attention; to pay any reasonable charge for actual damage done by _____ to buildings or furnishings; to assist in returning _____ to said asylum in case of elopement; to remove _____ from said asylum, when required to do so by the superintendent; to pay funeral charges in case of death; and not to hold said asylum responsible for any money, jewelry, watches, or other valuables in _____ possession on admission, or given to _____ afterwards.

Payments to be made quarterly, and interest on all sums not paid at the end of each quarter.

Witness our hands, this _____ day of _____, 188 .

Attest :

Principal. [L. s.]

Surety. [L. s.]

NOTE. Those committing patients are requested to notice the condition in regard to money, jewelry, &c., &c.

FORM OF PETITION.

[To be filled and signed by those desiring aid from the state appropriation, to be sent to the superintendent.]

To His Excellency the Governor of the State of New Hampshire :

Respectfully represents that _____, an insane person, resident of _____ in this state, is without sufficient property or relatives legally liable for _____ support at the New Hampshire Asylum for the Insane. Wherefore the undersigned prays that the said _____ be aided by any funds appropriated by the state for the indigent insane.

Dated at _____, _____, 188 .

We, the undersigned, selectmen of _____, hereby certify that the representations in the above petition are in our belief true, and that said _____ is an indigent insane person.

N. B. Please write whether the insane person has any property, and if so, what amount, and any other facts you may think proper, in relation to the ability of the insane person's near relatives.

NOTE. The amount received by the applicant, it will be understood, is regulated entirely by the number who may apply for aid, and the comparative need of assistance.

ORDER FOR SUPPORT OF TOWN AND COUNTY
PATIENTS.

We, _____, hereby order the committal of _____ to the New Hampshire Asylum for the Insane, at Concord, there to be supported at the expense of _____ in accordance with the statute, during _____ residence at said asylum

_____ 18 .

NOTE. To be signed by mayor, selectman, or overseer of poor in case of town charge; by county commissioner in case of county charge.

N. B. Admission will be refused unless the requirements of the law are strictly complied with. See extract from the Laws at foot of this blank.

FORM OF CERTIFICATE OF INSANITY

REQUIRED FOR ADMISSION OF PATIENTS.

After due inquiry and personal examination of
of _____, made within one week prior to date, we certify
that _____ is insane, and a fit subject for treatment at the New
Hampshire Asylum for the Insane.

_____ M. D.

_____ M. D.

_____ 188 .

Having personal acquaintance with the signers of the above
certificate, I certify that the signatures are genuine, and the
signers reputable physicians.

_____ 188 .

EXTRACT FROM THE LAWS OF NEW HAMPSHIRE.

SEC. 18. No person shall be committed to the asylum for the insane except by the order of the court or the judge of probate, without the certificate of two reputable physicians that such person is insane, given after a personal examination made within one week of the committal; and such certificate shall be accompanied by a certificate from a judge of the supreme court, or court of probate, or mayor, or chairman of the selectmen, testifying to the genuineness of the signatures and the respectability of the signers.

L A W S

RELATING TO THE NEW HAMPSHIRE ASYLUM FOR THE INSANE.

SECTION

1. Corporate name of the asylum.
2. Trustees, how appointed.
3. Tenure of office of the trustees.
4. Trustees to manage the affairs of the asylum.
5. To appoint officers, etc.
6. Trustees not to receive compensation.
7. To make regulations.
8. May hold property in trust; no land taken for public use except by authority of the legislature.
9. Shall make report annually.
10. Board of visitors and their duties.
11. Secretary to cause report to be printed and distributed.
12. Persons dangerous to be at large may be committed to the asylum.
13. Insane persons confined in jail may be committed.
14. Insane paupers, how committed by town.
15. Insane county paupers may be committed by supreme court.

SECTION

16. Support of insane committed by court.
17. Parents, guardians, etc., may commit; Concord not to be liable.
18. Certificate of two physicians required to commit.
19. When county shall support insane person.
20. Means of support failing, county liable after notice.
21. County may recover expense paid.
22. How discharged from asylum.
23. Trustees to visit asylum and hear statements of patients.
24. Superintendent to furnish stationery, and transmit letters to trustees.
25. Inquest on patients suddenly deceased.
26. Property of asylum exempt from taxation.
27. Governor may remove insane convicts from state prison to asylum.
28. Annual appropriation for indigent insane and for library.

SECTION 1. The asylum for the insane at Concord is a corporation under the name of the New Hampshire Asylum for the Insane.

SEC. 2. The government of the asylum is vested in twelve trustees, appointed and commissioned by the governor, with advice of the council; and all vacancies shall be filled in the same manner.

SEC. 3. The trustees are classified and commissioned in such manner that the offices of three trustees become vacant annually.

SEC. 4. The trustees shall take charge of the property and the concerns of the asylum; shall see that its affairs are conducted properly; may enter into and bind the asylum by such

contracts relative to the support of patients and the affairs of the asylum as they may deem advantageous ; and may receive, appropriate, control, convey, or invest any property given to or owned by the asylum in such manner as they may think expedient.

SEC. 5. The trustees shall appoint a secretary, who shall keep a full and fair record of their proceedings ; a treasurer, who shall give bond for the faithful discharge of his duty ; and such physicians, officers, and assistants, with such salaries and allowances, as may from time to time be found necessary.

SEC. 6. No trustee shall receive any compensation for his services as trustee, but expenses necessarily incurred by him shall be paid by the asylum.

SEC. 7. The trustees may make such regulations for their own government, for the management of the asylum and all persons connected therewith, and for the admission and care of patients, and the same from time to time alter, as convenience may require.

SEC. 8. The trustees may take and hold in trust for the asylum any grant or devise of real estate, or any donation or bequest of personal property, and may apply the same, unless otherwise restricted, to lessen the expenses of the indigent insane. No land connected with the asylum shall be taken for a highway or other public use, except by the express authority of the legislature for that purpose first had and obtained.

SEC. 9. The trustees shall make to the governor and council, annually, a report covering that of the superintendent to them, of the receipts and expenditures of the asylum, the number of patients admitted and discharged during each year, and all other matters connected with the general interests of the asylum, which shall be furnished to the secretary of state on or before the twentieth day of April.

SEC. 10. The governor and council, president of the senate, and speaker of the house shall constitute a board of visitors of the asylum ; shall visit and inspect the same when necessary ; examine into the condition of the patients, and the regulations and general management of the asylum : see that the design thereof is carried into full effect ; and make to the legislature, biennially, a report, which shall be furnished to the secretary of

state on or before the twentieth day of April next before the June session.

SEC. 11. The secretary shall cause fifteen hundred copies of the reports of the superintendent, trustees, and board of visitors of the asylum to be printed and distributed,—one copy each to the governor, members of the council, senate, and house, and their officers; one copy to the clerk of each town; and the remaining copies to be placed in the hands of the board of visitors, for distribution, as they shall order and direct.

SEC. 12. If any insane person is in such condition as to render it dangerous that he should be at large, the judge of probate, upon petition by any person, and such notice to the selectmen of the town in which such insane person is, or to his guardian, or any other person, as he may order,—which petition may be filed, notice issued, and a hearing had in vacation or otherwise,—may commit such insane person to the asylum.

SEC. 13. If any insane person is confined in any jail, the supreme court may order him to be committed to the asylum, if they think it expedient.

SEC. 14. Any insane pauper, supported by any town, may be committed to the asylum by order of the overseers of the poor, and there supported at the expense of such town; and such expense may be recovered by such town of the county, town, or person chargeable with the support of such pauper, in the same manner as if he had been supported in and by the town.

SEC. 15. If the overseers neglect to make such order in relation to any insane county pauper, the supreme court, or any two judges thereof in vacation, may order such pauper to be committed to the asylum, and there supported at the expense of the county.

SEC. 16. Any insane person committed to the asylum by order of the supreme court, such person having been charged with an offence, the punishment whereof as prescribed by law is death or confinement in the state prison, shall, during his confinement in the asylum for the insane, be supported therein at the expense of the state. Any insane person committed to the asylum by any court, except as herein provided, or by any judge of probate, shall be supported by the county from which he was committed.

SEC. 17. The parent, guardian, or friends of any insane person, may cause him to be committed to the asylum, with the consent of the trustees, and there supported on such terms as they may agree; but the city of Concord shall not, in any case, be liable for the support or maintenance of any person committed to said asylum, except from said city.

SEC. 18. No person shall be committed to the asylum for the insane, except by the order of the court or the judge of probate, without the certificate of two reputable physicians that such person is insane, given after a personal examination made within one week of the committal; and such certificate shall be accompanied by a certificate from a judge of the supreme court, or court of probate, or mayor, or chairman of the selectmen, testifying to the genuineness of the signatures and the respectability of the signers.

SEC. 19. Any insane person committed to the asylum by his parent, guardian, or friends, who has no means of support, and no relatives of sufficient ability chargeable therewith, and no settlement in any town in this state, and who is in such condition that his discharge therefrom would be improper or unsafe, shall be supported by the county from which he was committed.

SEC. 20. When the means of support of any inmate of the asylum shall fail or be withdrawn, the superintendent of said asylum shall immediately cause notice in writing of that fact to be given to one of the county commissioners of the county from which such inmate was committed; and such county shall be liable and holden to pay to said asylum the expense of the support of such inmate from and after the service of such notice, and for ninety days next prior thereto.

SEC. 21. The county paying the expense of the support of any inmate shall be entitled to recover the amount so paid of any town, county, or individual by law liable for the support of such inmate.

SEC. 22. Any person committed to the asylum may be discharged by any three of the trustees, or by any justice of the supreme court, whenever the cause of commitment ceases, or a further residence at the asylum is, in their opinion, not necessary; but any person so discharged, who was under sentence of

imprisonment at the time of his commitment, the period of which shall not have expired, shall be remanded to prison.

SEC. 23. Some one of the board of trustees of the asylum shall, without previous notice, visit that institution at least twice every month, and give suitable opportunity to every patient therein, who may desire it, to make to him, in private, any statements such patient may wish to make; and, whenever in his opinion it may be deemed proper, he shall call to his aid two other members of said board, who shall, with him, make a further examination of such patient, and of the statements by him made. If in their view the cause of commitment no longer exists, or a further residence at the asylum is not necessary, it shall be their duty to discharge such patient. Should they deem the treatment of any patient injudicious, they shall order such an immediate change of the same as to them seems proper; and, in case of failure to secure it, they shall at once summon a meeting of the whole board, whose duty it shall be to take such measures as the exigency of the case demands.

SEC. 24. It shall be the duty of the superintendent to furnish stationery to any patient who may desire it, and transmit any letter such patient may address to the board of trustees, to such member as said board shall have designated to receive such correspondence, and all such letters shall be promptly transmitted without inspection.

SEC. 25. In event of the sudden death of any patient in the asylum, a coroner's inquest shall be held, as provided for by law in other cases.

SEC. 26. The property of the asylum is exempted from taxation.

SEC. 27. The governor, with advice of the council, may remove to the asylum, to be there kept at the expense of the state, any person confined in the state prison who is insane.

SEC. 28. The sum of six thousand dollars is annually appropriated for the maintenance of indigent insane persons belonging to this state at the asylum, for such and so many as the governor may from time to time approve, not less than two thirds of which sum shall be applied annually to the support of private patients, exclusive of paupers maintained at public charge; and the sum of one hundred dollars is annually appro-

priated toward the support and increase of the library for the insane.—*General Laws of New Hampshire, pages 60-63.*

The following persons are also exempted from military duty :

.
the attendants upon the insane, employed in the asylum for the
insane ;

.
the officers and keepers of the asylum for the insane.—*General
Laws of New Hampshire, page 229, section 4.*

BY-LAWS

OF THE NEW HAMPSHIRE ASYLUM FOR THE INSANE, ADOPTED
BY THE TRUSTEES AT A MEETING OF THEIR BOARD, HOLDEN
OCTOBER 31, 1878.

SECTION 1. The annual meeting of the board of trustees shall be holden at the asylum, in Concord, on the Thursday next preceding the twentieth day of April of each year, and a semi-annual meeting shall be held on the second Thursday of November of each year.

SEC. 2. The trustees shall, at the annual meeting, elect by ballot a president, secretary, and treasurer, who shall hold their respective offices one year, and until others are chosen in their stead. At times, when either of said offices is vacant, it may be filled at a special meeting of the trustees duly called for that purpose.

SEC. 3. Notice of the annual and semi-annual meetings shall be given by the secretary to each trustee, either verbally or by mail, at least fourteen days previous to the day of meeting; and any meeting may be continued, by adjournment, from time to time, until the business thereof shall be completed. In case of omission to notify the annual meeting, the same shall not be lost, but shall be considered as adjourned for the transaction of business, until the required notice thereof shall be given, which the secretary shall forthwith proceed to give.

SEC. 4. The president, or any four of the trustees, may call a special meeting of the trustees whenever in the opinion of either it may be deemed expedient so to do; and the same notice shall be given of a special as of the annual meeting, which notice shall state specifically the business to be brought before such meeting. In case of a vacancy in the office of secretary, the president shall notify the annual meeting.

SEC. 5. A majority of the members of the board shall constitute a quorum for the transaction of any business ; but any less number, at a meeting duly called, may adjourn, from time to time, until a quorum be obtained.

SEC. 6. Two of the trustees shall visit the asylum each month ; and notices of the months by him selected, or to him assigned, shall be sent to each member by the superintendent before the first days of such months.

SEC. 7. No trustee shall receive any compensation for his services as trustee ; but expenses necessarily incurred in rendering the same shall be paid by the asylum.

SEC. 8. The trustees shall, at each annual meeting, appoint from their number an auditor, whose duty it shall be to examine the books and audit the accounts of the treasurer and of the financial agent for the ensuing year, and make a written report to the board.

SEC. 9. The treasurer shall give a bond, acceptable to the trustees, in the penal sum of fifteen thousand dollars, for the faithful performance of his duties, for and during such time as he shall continue to hold the office of treasurer, which bond shall be deposited with the president of the board.

SEC. 10. The treasurer shall receive, hold, and disburse all moneys coming to the asylum, except the permanent funds and the income thereof. He shall make an exhibit of the state of his books, and of the property in his custody, when called for by the trustees. He shall make up his accounts to the thirty-first day of March inclusive in each year, which accounts, with his report thereon, shall be laid before the trustees at their annual meeting. His books shall at all times be open to the examination of the trustees.

SEC. 11. The treasurer shall pay all bills approved by the superintendent, and, in addition thereto, such orders as the superintendent may draw on him for the ordinary expenditures of the asylum, when said offices are held by different individuals.

SEC. 12. The treasurer shall receive such compensation for his services as the trustees may from time to time determine.

SEC. 13. The secretary shall attend all meetings of the board of trustees, and keep a record of their proceedings. He shall

also prepare, or cause to be prepared, all documents, statements, and notices which may be ordered by the board, or by the president thereof.

SEC. 14. The secretary shall receive such compensation for his services as the trustees may from time to time determine.

SEC. 15. The board of trustees shall appoint a superintendent, who shall be a physician, and shall reside at the asylum. He shall have the entire control of the treatment and management of the patients; the power to appoint and discharge all persons employed in their care; and shall exercise a general supervision and direction of every department of the institution.

SEC. 16. The superintendent shall make a written report to the trustees, at their annual meeting, of the condition of the asylum, and embracing such other topics as may have been suggested by the progress of the institution and the experiences of the year.

SEC. 17. The superintendent shall receive for his services, in addition to furnished apartments, board, lights, and fuel, for himself and family, such a salary as the trustees may from time to time determine.

SEC. 18. The superintendent shall furnish, to the acceptance of the trustees, a bond for the faithful performance of his duties, in the penal sum of ten thousand dollars, which bond shall be kept by the president of the asylum.

SEC. 19. The superintendent shall appoint two assistant physicians, who shall reside at the asylum. They shall possess such characters and qualifications as will enable them to discharge the ordinary duties of the superintendent, and shall at all times perform such duties as he may assign them, and to his acceptance.

SEC. 20. The assistant physicians shall receive such compensation for their services as the trustees may from time to time determine, in addition to furnished apartments, lights, fuels, and board.

SEC. 21. All funds, amounting to one thousand dollars and upwards, which have heretofore been or which may hereafter be given to the New Hampshire Asylum for the Insane, shall, unless otherwise ordered by their donors, be entered upon the

books of the financial agent as permanent funds, with the surnames of the donors attached to each, and be forever kept intact. The income of each shall be expended from time to time in accordance with the conditions upon which it was given, or, in the absence of conditions, in such manner as the trustees shall deem to be for the highest interest of the asylum and its patients.

SEC. 22. There shall be chosen, by ballot, a financial agent, who shall have charge of the permanent funds of the asylum, shall collect, and, under the advice of the finance committee, from time to time invest, manage, and disburse, any moneys arising therefrom. He shall be, *ex officio*, a member of the finance committee, shall give a satisfactory bond for the faithful performance of his trust in the penal sum of twenty-five thousand dollars, and continue in office until his successor is elected. He shall receive for his services such compensation as the trustees shall from time to time determine.

SEC. 23. The trustees shall annually choose two from their board, who, with the financial agent, shall constitute a finance committee, and have general supervision and control of the permanent funds of the asylum, with power to sell and transfer any stocks, bonds, and other securities belonging to said funds, whenever, in their judgment, it may be expedient so to do.

SEC. 24. Besides attending the annual meeting, the trustees shall severally visit the asylum twice each year, in such months as they may select or as may be assigned to them; make a thorough examination of the house and of the condition of the patients; and, before leaving, make a record of their respective visits in a book to be kept at the asylum for that purpose.

SEC. 25. These by-laws may be altered or amended at any annual meeting by a vote of two thirds of the trustees present, or at a special meeting called for that purpose.

SERVICE MANUAL.

A strict observance of the following rules is the established condition of all contracts for service with the New Hampshire Asylum for the Insane; and any applicant for a position, not willing to observe them strictly, will do better to seek employment elsewhere.

1. Any employé wishing to leave the premises, to go into the city or elsewhere, must apply at the office, that such absence may be understood; and all must be at the asylum by 9:30 o'clock in the evening, unless away later by permission.

2. It is expected that all persons employed will consider, that, on the conditions of their respective contracts, they have engaged their time and best services to the asylum; that it is inconsistent with their duties to hold any political office; that they are under obligations to do every duty assigned them, promptly and faithfully; that they will feel personally interested in the good care, safety, and welfare of the patients; and that they will give their personal influence in support of good order and the established regulations of the institution. To this end, it is most desirable that all should cultivate quiet, kind, and dignified manners, and correct habits in all things, considering always that this is no less for the interest of the employé than for that of the employer.

3. Those proposing to discontinue their services will give at least thirty days' notice, that time may be given to supply their places.

4. That the house may be quiet, it is expected that all will be at their own rooms after 9:30 o'clock in the evening, at which time the house is closed for the night. After this time, the quiet of the house must not be disturbed by passing and conversation. All must bear in mind that the repose of the

patients is a thing of prime importance. All having duties must rise at the morning bell, and proceed to the performance of the same.

5. No light must be carried about the buildings except in a lantern, and the greatest care must be taken in the use of matches, that none be left exposed. A little carelessness in this thing might be followed with the most serious consequences. No smoking will be allowed on the asylum premises, except in the smoking-room provided for that purpose.

6. No one will invite visitors to stop in the house, without permission to do so; but, on application, all reasonable privileges will be granted.

7. No one shall employ a patient to do private work for him or herself, without the consent of the superintendent, assistant superintendent, or other officer authorized to give such permission; and no one is allowed to trade or make bargains with patients.

8. Provision is made to afford each person employed a vacation of two weeks in the year, during which time the duties of the position will be done by a substitute; but the superintendent does not guarantee to retain the place of any one for a longer term of absence. On leaving for a vacation, or permanently, every one will deliver his or her keys at the office.

9. Whenever patients are encouraged to engage in any kind of labor, it is with a view to their own benefit; and hence no one will be taken from the halls for that purpose unless some order to that effect has been given in the case.

10. The person taking patients to labor will be held strictly responsible for their safety, kind care, and safe return to their respective halls.

11. All farmers or others to whom patients are entrusted for labor, will remember that they are not to be treated as servants; they will avoid all appearance of commanding, and will exercise the greatest care that no willing one shall be made a drudge, or work too long. It will be treated as a grave offence if any employé shall take advantage of the willingness or mental weakness of any patient, to impose on such one the harder or more unpleasant parts of the work on which they are employed. The head farmer is required to see that this rule is

obeyed in spirit and letter, and report promptly to the superintendent any violation of the same. As occupation is a thing of the greatest value to most patients, every employé is required to do all in his or her power to interest them in it in some form, and make it attractive.

12. As far as practicable, provision will be made to give each employé opportunity to be absent from duty for church services on Sunday a due proportion of the time; and any whose ordinary labor is wholly suspended on Sunday are liable to be called on to relieve others, whose duties continue, a portion of the time, and such must hold themselves in readiness to be so called on. It is expected that all employés, whose duties do not interfere, will be present at the regular Sunday service in the chapel.

STEWARD.

The steward will have the general oversight of the buildings, farm, stock, and premises. It will be his duty to attend to ordinary business transactions, and see that asylum property, in every department, is saved, kept in its proper place, protected from harm or waste, and properly used. He will see that everything about the premises is kept in good order, that the grounds near the house are kept clean, free from waste and rubbish, and will extend the same supervision to the basements and attics, and see that the person to whom it is assigned to care for these spaces discharges his duty faithfully. He will see that all animals are properly taken care of, and that carriages, tools, and implements are kept in repair, and stored in their places when not in use; and, generally, he will be responsible to the superintendent for the good condition of property and premises, and must properly notify him of anything adverse to the welfare of the asylum which comes to his knowledge. He will attend to procuring ordinary supplies for subsistence, except so far as otherwise provided for by the superintendent, and see that such goods are delivered, and stored in their proper places. He will see that the house is closed and the doors locked at the appointed hour at night, and hold himself ready to discharge any special duty required by the superintendent.

CLERK.

It will be the duty of the clerk to keep the books and accounts in a neat and accurate manner, take systematic care of all papers connected therewith, and perform any special clerical work required by the superintendent.

HOUSEKEEPER.

SEC. 1. The housekeeper will have the general management of the internal domestic affairs. The labor in the kitchen, laundry, and sewing department will be done under her direction; and those employed in these departments will hold themselves subject to her orders in the discharge of their duties. She will attend to the good condition of all apartments connected with the general housekeeping, will see that they are properly furnished and kept in good order. She will see that all the work in her departments is done in accordance with the general instructions of the superintendent.

SEC. 2. She will have the care of all goods and material used in her department, and will see that they are saved and economically used; all bedding and articles manufactured for housekeeping purposes will be under her care, and she must see that they are not wasted or given out needlessly. She will have the care of the making of any clothing furnished to female patients, and will be required to keep an accurate account of the cost of such clothing or other articles furnished to any one. The cost of any articles furnished for patients must be returned by her to the supervisor, to be entered in the accounts of such patients.

SEC. 3. It is the duty of the housekeeper to report to the superintendent any instance of misconduct, failure in the proper discharge of duty, or violation of the established regulations, occurring in her department and not promptly rectified by the delinquent. It will also be her duty to report, to the person who keeps the time-book, the times of commencing and leaving duty of all employed in her department.

SUPERVISORS.

SEC. 1. The supervisors in their respective departments will have the general oversight of the halls and the patients; and

the prudence and tact with which their duties are performed will be an important factor in the condition of the house. It is expected that they will see that the rules of the house relating to the patients are observed in every particular; that all patients are treated with uniform respect and kindness; and it is their imperative duty to report immediately to the superintendent or assistant superintendent any instance of neglect, incivility, or ill-usage of a patient, or any violation of the established rules.

SEC. 2. They will see that all medicines prescribed are faithfully and in a proper manner administered, and that all directions of the medical officers are strictly obeyed.

SEC. 3. They will be expected to pass as much time in the halls as the proper discharge of other duties will allow, will instruct new attendants in their duties, and as much as possible assist in efforts to interest and employ the patients.

SEC. 4. The supervisors must see that the dining-rooms are furnished with the necessary utensils, that the attendants take proper care of the dining-rooms, that the cupboards are sweet and in order, the tables neatly set, and the meals properly served.

SEC. 5. They will have the general charge of the clothing of patients, and an oversight of the beds and bedding of the halls. The attendants must report to them any deficiency in either which may exist, and it is their duty to see that such wants are supplied.

SEC. 6. On the admission of patients, their clothing will be taken in charge by the supervisors, entered in the book provided for the purpose, and each article plainly marked. All articles afterwards furnished or received will be cared for in the same manner.

The clothing of patients leaving must be compared with the record, neatly packed, and delivered at the office by the appropriate supervisor.

Any knives, razors, or other dangerous article in possession of a patient on admission, must be brought to the office for safe-keeping and record.

SEC. 7. They will pay special attention to the sick, report promptly at the office any change of symptoms, see that they have proper attention, and that any special diet prescribed is delicately prepared and served.

SEC. 8. After passing through the halls and learning the condition of the patients early in the morning, the supervisors will very briefly report to the physicians any sickness or other fact demanding attention before the morning visits.

SEC. 9. Before the Sunday chapel service, and other occasions of public gathering, the supervisors will see that the patients are properly dressed for the occasion, and accompanied to the chapel by their attendants.

SEC. 10. The supervisors will report to the clerk the times of commencing and leaving off work on the part of the attendants employed in their respective departments.

SEC. 11. In general, the supervisors are expected to hold themselves in readiness to carry into practical effect the instructions of the superintendent, and to use all their personal influence in support of the spirit and design of these regulations.

ATTENDANTS.

SEC. 1. In all their intercourse with the patients, the attendants are required to treat them with respect and civility, to be kind and gentle in manner, and avoid roughness of every kind. They must answer, as far as they can, the civil questions of a patient, and attend to every reasonable request. They must be calm and quiet under provocation, never scold, threaten, or recriminate, and make every request in a respectful manner.

SEC. 2. In the care of the insane, sympathy, kindness, and tact should take the place of force and display of authority. But if at any time the use of force becomes a necessity, the *manner* of using it should take away its offensiveness; *and force* should never be resorted to without the presence of sufficient assistance to render a violent struggle unnecessary.

SEC. 3. A cheerful look, a kind manner, a respectful demeanor, and expressions of sympathy will do much to quiet the excited, and give the attendant influence and easy control over patients, and render duty easy and agreeable.

SEC. 4. The opposition which the insane make often arises from delusions that lead them to believe they are to be injured in some way; and for this reason every effort to control them, to administer food, medicine, or baths, or to do anything for them, should be made in the most kind and delicate manner,

that their confidence may be secured and retained. On the other hand, cross words, angry looks, or violent acts destroy their confidence and diminish their chances of recovery. No one must risk the consequences of such measures.

SEC. 5. A blow or a kick is never to be inflicted on a patient by any employé under any circumstances. Any violation of this rule will be treated as a grave offence.

SEC. 6. Mechanical restraint must never be put on a patient without the authority of a medical officer.

SEC. 7. The attendant should be an example of good manners, avoiding all rude and ungentlemanly or unladylike habits not suited to the well ordered household. They should treat each other and all with civility and politeness, cherish a high sense of obligation, and never forget the golden rule, to do by others as, in changed circumstances, one would wish to be done by. By this simple means the attendant is sure to gain, not only self-respect, but an easy control and personal influence.

SEC. 8. Attendants should hear with patience, and answer with caution; should never promise what cannot safely be performed, and having made a promise, be faithful in its execution.

SEC. 9. The peculiarities of patients must never be made a subject of sport or ridicule, but, rather, withheld from publicity, with tender regard for their feelings and welfare.

SEC. 10. The attendants must rise at the ringing of the morning bell, and at once commence the labors of the day. On opening the sleeping-rooms of the patients, they shall greet the occupants with expressions of kindness, see that they rise (if able), are properly dressed, washed, and prepared for breakfast at the appointed hour.

SEC. 11. As soon as practicable after the patients have arisen from bed, the attendants must see that the night vessels are removed from the rooms and the beds thrown open for airing; and, as soon as other duties will allow, they will remove all soiled bedding, and see that the beds are put in good order.

SEC. 12. Immediately after breakfast, the halls and patients' rooms must be made clean and put in good order, and so kept at all times. Scrupulous care must be given to the water-closets, which will require frequent rinsing with hot water, and the use of disinfectants. The same care must be taken of the wash-

bowls, and a sufficiency of clean towels must be at hand, as well as combs and brushes for the hair.

The attendants will follow the same rule of cleanliness in the care of the halls, windows, spaces, back stairs, and dining-rooms, never being satisfied until they are as clean as they can be made. Patients able and willing to assist in these labors are to be encouraged to do so, *but never compelled to work*. The attendants are held responsible for the complete execution of these requirements.

SEC. 13. The attendants will ever be watchful of the state of the atmosphere in the halls, and report to the office any evidence of impurity which is beyond their power to correct otherwise.

SEC. 14. The attendants must see that clean linen is put on each bed once in every week, and oftener if necessary : and if a sufficient supply of this or of towels is not at hand, the fact must be promptly reported to the supervisor.

SEC. 15. The attendants must see that the tables are properly laid, that everything about them is perfectly clean, and that they are made as inviting as practicable. During meals, the attendants must always be present and wait on the table in a respectful and delicate manner, such as they would be willing to have adopted toward themselves under like circumstances. *Patients must not be hurried through their meals*, to hasten the clearing of the table. The attendants must use special care that no knife, fork, or other article is carried from the table by any patient.

SEC. 16. It is obviously improper for the attendants, after the hall work is done, to retire to their own rooms and leave the patients alone during hours of duty. Their time and attention are due to the patients, and must be devoted to keeping them quiet and tidy, preventing improper conduct of every sort, or lapsing into listlessness and torpor ; to efforts to preserve their self-respect, and to carry into effect the general direction of the physicians. These ends are to be sought by efforts to keep patients occupied, either in work, reading, games, or judicious social intercourse.

SEC. 17. Visiting from hall to hall during hours of duty, without special business, or going away to other parts of the

premises out of one's field of service, is wholly improper, and not allowed.

SEC. 18. The attendants are expected to know how every patient in their charge is employed, and to be vigilant, by every means in their power, to better the condition of every one.

SEC. 19. The attendants must not allow a patient to be taken from the halls by any one employed in other departments unless a general or special permission from a medical officer to that effect has been given; nor will the patients leave the halls before breakfast or on Sunday without the same permission.

SEC. 20. The attendants must always be alive to the welfare of those in their charge, and in the night hold themselves ready to rise and assist the night attendant if the condition of a patient requires it. They will come to the office for medicines or instructions when needed, and follow all directions carefully. After giving medicines, they should wash and return the glasses *at once*.

SEC. 21. If damage is done to buildings or property by patients, the attendants will report it to their supervisor.

SEC. 22. The attendants are never to give up their keys except at the office, on leaving; nor are they ever to admit strangers into the halls without special permission.

SEC. 23. *The attendants will always take care that the clothing worn by patients is adapted to the season and the occasion. In case of sudden change from heat to cold, they must make at once the needed change in clothing.*

SEC. 24. It is particularly expected of attendants to see that every patient is cleanly in person, that the hair and nails are attended to, that any rent in clothing is properly mended, that the garments worn are kept buttoned or hooked, and that any stains from carelessness in eating are promptly removed. Each attendant should keep at hand a sponge and soap, and a small stock of sewing utensils,—as needles, thread, buttons, hooks and eyes, etc.—for immediate use when needed.

SEC. 25. When the physicians visit the halls, one of the attendants must be at hand to give any information required, to accompany them to any patient's room, or render any other assistance needed.

SEC. 26. Each patient will take a warm bath each week, unless made an exception by direction of the physician. In particular cases of weakness or special delicacy, the sponge bath may be substituted for the tub. In such cases, as well as those who may desire to bathe more frequently, the attendant should apply to the attending physician for specific directions.

The attendants must superintend the baths of patients, and not leave the halls with the bath-rooms open (unless exceptions are made); and in no case must an epileptic or suicidal patient bathe without the presence of an attendant.

SEC. 27. In suitable weather all patients who are able will go out for exercise, accompanied by their respective attendants, on such conditions as shall from time to time be prescribed. In these out-door exercises the attendants must see that no one strays from the party, and so regulate the speed of walking or the character of other exercise as to suit, as well as may be, the average of persons present. They must try to avoid all appearance of restraint, and seek to make these occasions as enjoyable as possible. Preference should be given to walks within the asylum grounds; but when walks are taken into the city, it is not permitted to visit stores, hotels, railroad stations, or other public places, except by permission previously obtained. In the airing-courts the same rules for the care of patients will be observed as apply to the halls. The attendants must not allow any rubbish to accumulate on the ground of the courts.

SEC. 28. The attendants must shave those patients who do not desire to wear the beard. In shaving, great care must be taken to have the razor in good order, and to shave easily and neatly. No other patient should be present; and the razors must be kept under lock and key in the attendant's room.

SEC. 29. The attendants, in their respective halls, will strictly observe the instructions of the superintendent in regard to the time for the patients' retiring; and in assisting them to bed they must practise the same delicacy and courtesy enjoined elsewhere in these rules. Before closing the doors for the night they must see that the patients are comfortably in bed; *and it is especially enjoined that they offer gentle and patient assistance to the feeble and aged, and leave all with a kind "Good-night."*

NIGHT ATTENDANTS.

SEC. 1. The night attendants will visit the office at eight o'clock in the evening, to receive their instructions for the night, and go on duty at once. They will continue in charge of their respective sections of the house until after the ringing of the rising-bell, at the times established, after which they will be relieved by the attendants.

They must be always awake, vigilant, and faithful, giving their whole attention to the condition of the house and the patients. They must make their respective rounds, not hastily, thus leaving a large part of the time to be spent at the office, but dividing it between the various apartments as directed. They must pass through the halls in the most quiet manner, being especially careful in opening and closing doors, and make the personal observations required with the most respectful delicacy, disturbing the patient as little as possible.

They must be especially watchful of the sick, minister tenderly to their wants, carry out scrupulously all instructions in regard to them, and report to a physician any unfavorable change of condition.

They must promptly attend to the call of patients, ascertain their wants, and satisfy them, if practicable.

They must do all in their power to soothe and quiet any who may be wakeful or timid, and assure them of their safety.

SEC. 2. They must be especially vigilant in the care of those inclined to suicide or self-injury, and neglect no effort to be assured of the safety of such, in accordance with the specific directions they receive in each case.

SEC. 3. They must be always watchful in regard to fire, and if it occurs must act at once, and in the most quiet manner, inform the officers and employés, without a general alarm, and proceed to extinguish it. They must frequently inspect the attics of their respective departments, and see that the iron doors are kept shut.

The safety, the comfort, and the lives of large numbers are entrusted, in a great measure, to the night attendants; and a degree of vigilance and faithfulness, corresponding to the magnitude of the interests at stake, is expected of them in the execution of all instructions given them.

SEC. 4. It is the imperative duty of the night attendants to report any irregularity or violation of the rules of the house, which may come to their knowledge, to the superintendent, and not to make the same a subject of remark elsewhere.

SEC. 5. During public exercises in the chapel, on Sunday and other occasions, it is made the duty of the night attendants to look to the condition of the halls in the absence of the attendants.

COOK.

Under the direction of the matron, the cook will have the supervision of the work in the kitchen, the care of utensils, and of supplies of provisions within the kitchen premises.

The cook must see that the kitchen and all utensils are kept clean and in perfect order, that good order is preserved in the kitchen, and that each employé performs all duties assigned in a proper manner.

The cook shall see that all food is prepared as directed, is made palatable and inviting, and sent to the halls hot. Special care must be taken in preparing messes for the sick, that they are nicely cooked, and sent to the patients in acceptable form.

The cook will report to the matron any instance of failure in duty or violation of the rules occurring in the department.

Persons employed elsewhere in the institution will not be allowed to loiter about the kitchen premises or bakery.

If any meat, butter, or other articles of food, of poor quality, are furnished for use, the head cook must promptly report it to the steward or superintendent.

BAKER.

The baker will see that the baking-room, oven, and all utensils belonging to his department, are kept scrupulously clean at all times, that the house is kept supplied with the various kinds of bread prescribed, and he must keep his stock of bread sufficiently in advance of the demand that it may not be eaten absolutely new. On the mornings designated, he will make warm rolls or biscuit in season for breakfast.

It is his duty to report at once to the superintendent or steward any defect he may discover in the quality of the flour or other material for food furnished to his department.

PORTER.

The porter will have the whole charge of the food car, and will keep it always clean and in good order ; will, at the appointed time, take the prepared meals from the kitchen to the several dumb-waiters and deliver them to the attendants, who shall be present at the call of the slide-bell, assist the porter in running up the dumb-waiter, if necessary, and remove the meals carefully to the dining-rooms. In this, care must be taken by all that the food and utensils are handled gently, and that the meals reach the table in good order. In like manner must the dishes and slops be received from the attendants by the porter, and by him be properly disposed of.

The porter will be responsible for keeping the basement and attics swept, and everything in its place. It is also his duty to fill the under-beds for the female attendants, great care being taken that the sacks be not soiled in the process. He will also remove the discarded beds each morning to the place designated. At the appointed times, the porter will attend to the delivery of ice to the hall attendants and others, according to instructions of the superintendent. He will see that any objects thrown from the windows during the night are removed promptly in the morning, and will hold himself ready to perform any item of duty required by the superintendent.

ENGINEER.

The engineer will be responsible for the good care of the boilers, engine, steam and water pumps, and all parts of the machinery, which must be kept in repair and in good running order. He shall promptly attend to the repairs needed in steam or water apparatus, or other repairs or alterations assigned to him. It will be his duty to see that the boilers are properly fired, and the fuel used in the most economical and efficient manner. He will see that the radiators, air-chambers, and flues are properly adjusted for heat and ventilation, and that the amount of steam generated is wisely adapted to the state of the weather. It will be his duty in summer to attend to all needed alterations and repairs in steam-heating apparatus, preparatory to the demands of winter.

He must at all times be so thoroughly familiar with the location and condition of all hydrants, hose, or water-cocks provided for the extinguishing of fire, that he can put them in operation instantly, if needed. He will also be expected to hold himself in readiness to attend to any special duty required by the superintendent.

FARMER.

The head farmer will have the immediate supervision of the farm laborers, the laying out of the work, and the direction of the care and use of the stock and farming utensils; and all farm laborers will look to him for specific directions as to their duties.

It is his duty to see that all farm fences are kept in repair, and that everything on the farm and about the farm buildings is kept in perfect order, that the stock is well cared for, that every farmer performs his duty well, and that all material is properly and economically used. He will report to the clerk the time of service of each person in his department, and to the superintendent any fault or failure in duty on the part of any under his charge.

ANNUAL REPORTS

OF THE

TRUSTEES, SUPERINTENDENT, AND TREASURER

OF THE

INDUSTRIAL SCHOOL

OF THE

STATE OF NEW HAMPSHIRE

TO THE

GOVERNOR AND COUNCIL,

JUNE, 1884.

CONCORD:

PARSONS B. COGSWELL, PUBLIC PRINTER.

1884.

REPORT OF THE TRUSTEES.

*To His Excellency the Governor of the State of New Hampshire
and the Honorable Council:*

Herewith is transmitted the report of the Superintendent of the Industrial School. It gives minutely and in detail the condition of the institution. For the year past it has been prosperous, and steadily justifying the wisdom and beneficence of the founders.

It never has been in better situation to do good than it now is. Its officers, teachers, and employés are capable, intelligent, kind, and faithful. The inmates are quiet, orderly, submissive to the rules and discipline, performing their work regularly, contented generally, and in good health.

The farm is productive and well tilled, and from year to year showing good husbandry, and increasing in value.

The trustees cordially invite an inspection of the school, in all its departments, by all persons interested in its work and condition.

DANIEL CLARK, *Secretary.*

May 31, 1884.

REPORT

OF THE

SUPERINTENDENT AND TREASURER.

*To His Excellency the Governor and the Honorable Council, and
the Honorable Board of Trustees:*

GENTLEMEN: I respectfully submit for your examination the twenty-sixth annual report of the Superintendent and Treasurer of the State Industrial School, being for the year ending April 1, 1884:

The whole number admitted to the institution since its organization is	1,164
Number in school at commencement of the year.	
April 1, 1883,	105
Whole number in school during present year, . . .	142
Number discharged at expiration of sentence, . . .	15
Number discharged on probation,	11
Number honorably discharged,	13
Number died,	1
Number in school April 1, 1884,	105

PARENTAGE.

American,	63
Irish,	58
French,	19
Scotch,	2
German,	1
Negro,	1

HOW COMMITTED.

Number committed by supreme court,	.	.	.	32
“ “ police court,	.	.	.	76
“ “ justice of the peace,	.	.	.	35
“ “ parents,	.	.	.	1

TERM OF COMMITMENT.

For the time of minority.	.	.	.	.	.	64
“ 6 years,	.	.	.	.	.	2
“ 5 years,	.	.	.	.	.	11
“ 4 years,	.	.	.	.	.	2
“ 3 years and 1 month	.	.	.	.	.	1
“ 3 years,	.	.	.	.	.	25
“ $2\frac{1}{2}$ years,	.	.	.	.	.	1
“ 2 years,	.	.	.	.	.	19
“ 1 year,	.	.	.	.	.	16
Until eighteen,	.	.	.	.	.	2
Until twenty,	.	.	.	.	.	1

FOR WHAT OFFENCES.

For stealing,	.	.	.	.	.	.	69
breaking and entering,	.	.	.	.	.	.	28
stubbornness, idleness, and disobedience,	.	.	.	.	.	.	19
truancy,	.	.	.	.	.	.	9
assault,	.	.	.	.	.	.	7
lewdness,	.	.	.	.	.	.	3
obstruction on railroad,	.	.	.	.	.	.	2
malicious mischief,	.	.	.	.	.	.	4
incendiarism,	.	.	.	.	.	.	1
drunkenness,	.	.	.	.	.	.	2

The following tables show the standing of the pupils now in school :

BOYS' SCHOOL.

Those who read in the Fifth Reader,	.	.	.	.	33
Fourth,	.	.	.	.	24
Third,	.	.	.	.	18
Second,	.	.	.	.	9

Those who can write letters to friends, . . .	63
can write easy words, . . .	21
are studying ratio and proportion, . .	17
denominate numbers, . .	26
fractions, . . .	19
division, . . .	21
mental arithmetic, . .	83
are reviewing geography, . . .	28
are studying Swinton's Elementary Geog- phy, . . .	37
are studying History of United States, .	26

GIRLS' SCHOOL.

Those who read in Fifth Reader, . . .	10
Fourth Reader, . . .	5
Third Reader, . . .	4
Second Reader, . . .	2
can write letters, . . .	20

ARITHMETIC.

Those who are studying square root, . . .	6
fractions, . . .	7
multiplication, . . .	7
algebra, . . .	1
are reviewing geography, . . .	8
are studying Swinton's Geography, . .	10
History of the United States, . . .	3

The preceding tables will give a correct idea of the number of inmates who have had the advantages of the school the past year, also their standing approximately in the different branches pursued. In this connection we may say that we do not claim for the inmates a high standing in scholarship: this will not be expected, as many of the boys and girls come into the school entirely illiterate. Notwithstanding this is the case, most of them in a few months learn to read quite well, and write legible letters to their friends, and solve simple problems in arithmetic correctly. This standing would not have been attained had they been left to themselves, or, still worse, to the training and associations with which many of them were surrounded. Our

school terms are not divided in the usual manner: we necessarily have a school almost continuously through the year, not as many hours during the summer months as in the public schools, yet aggregating about the same time or hours in the course of the twelve months.

Our boys and girls are all engaged a part of each working day in some kind of employment, a majority of the boys seating chair frames, quite a number of them engaged in farming, teaming, and gardening, others in shoemaking and printing, some in the bakery, cook-room, and dormitory.

The girls when not in school are kept employed, are taught general housework, &c. They also make and mend all the clothing for our large number of inmates, also do some considerable sewing for clothing dealers.

Our teachers and officers generally have labored with commendable zeal and with satisfactory results. Our school at the present time is in moral tone decidedly of a higher character than at any time since my connection with it,—not an escape in two years, and only one attempt by one boy. This state of things has not existed for so long a period in the history of the school.

The school for nearly two years, up to February last, was almost entirely exempt from sickness. At that time several of the boys were prostrated with violent colds which terminated in pneumonia, and in one case, that of Charles Gasper, of Candia, fatally. He was sick about a week. There has not been a death before in the institution for the last six years.

The farm and our large stock are in good condition. The buildings are in respectable repair, with the exception of the large barn, which needs shingling, or, what in our judgment seems better, to have it slated, as there is considerable danger of fire from sparks from the large chimney.

The five thousand dollars so generously voted us by the legislature of '79 for mechanical purposes still remains in the Manchester Savings-Bank, in the name of the state, as the committee of the trustees have not decided in what enterprise to engage. I would simply suggest that this sum might, if not soon used for the purpose specified, be used in the purchase of pasture land adjacent to our farm, and which can be bought for a very

reasonable price. Our boys, with scarcely an exception, enjoy farming and gardening, and the improvement of uncultivated grounds may be really as advantageous as a mechanical business. We have no difficulty in finding homes for the boys that have a knowledge of farming and gardening.

The legacy of Miss Louise Penhallow, of Portsmouth, for the benefit of the school library, amounting to \$1,000, is on deposit in the Manchester Savings-Bank. The interest is yearly expended for the purpose specified, and affords much pleasure and profit to the boys and girls.

The Young Men's Christian Association have conducted as usual our religious services on the Sabbath. Our Sunday-school has been taught by the teachers of our day school.

Rev. D. M. Bradley has monthly instructed the Catholic children in their faith, and his teachings have had a very beneficial influence upon them.

To all subordinate officers I am under obligation for valuable aid in the continued maintenance of good discipline during the past year.

The boys and girls tender their thanks to the publishers of the following named papers, for their kindness and generosity in furnishing them gratuitously with so much valuable reading matter: *Dover Enquirer*, *Morning Star*, *Cheshire Republican*, *Northern Sentinel*, *Portsmouth Journal*, *New Hampshire People and Patriot*, and one hundred copies of *The Dayspring*.

With a renewal of thanks to the board of trustees, who have always aided and encouraged us in our duties, I most respectfully submit this report.

J. C. RAY, *Superintendent*.

Manchester, April 1, 1884.

FARM.

The products of the farm are as follows:—

120 tons of hay,	\$1,800.00
40 tons corn fodder,	200.00
1400 bushels potatoes,	500.00
20 bushels rye,	14.00

450 bushels onions,	\$200.00
300 bushels ears of corn,	100.00
250 bushels carrots,	70.00
50 bushels green pease,	35.00
60 bushels green beans,	30.00
75 bushels cucumbers,	50.00
55 bushels tomatoes,	20.00
25 bushels sweet corn ears,	45.00
6000 heads of cabbage,	200.00
700 heads of celery,	30.00
3200 pounds pork,	250.00
Pigs and live stock sold,	500.00
Milk and butter,	1,000.00
Lettuce, radishes, etc.,	10.00
25 bushels turnips,	7.00
55 bushels beets,	30.00

INVENTORY OF PROPERTY.

15 grade cows,	\$1,000.00
3 Short-Horn cows, thorough-bred,	65.00
5 grade two-year-old heifers,	100.00
1 two-year-old Jersey heifer, full-blooded,	50.00
1 Jersey heifer calf, full-blooded,	35.00
3 grade heifer calves,	50.00
2 one-year-old Durham heifers,	50.00
2 Jersey cows,	125.00
1 yearling Jersey heifer,	40.00
1 Jersey bull calf,	20.00
1 Durham bull six years old,	200.00
3 steers one year old,	100.00
2 steer calves,	45.00
1 yoke oxen,	210.00
1 Ayrshire cow,	65.00
30 swine,	350.00
4 horses,	600.00

HAY, FUEL, ETC.

300 bushels potatoes,	\$100.00
40 tons of hay,	600.00

85 barrels flour,	\$500.00
25 bushels corn,	20.00
2 barrels of pork,	45.00
Kerosene,	5.00
Sugar, tea, coffee, molasses,	75.00
Salt, pepper, spices, etc.,	12.00
100 cords of wood,	400.00

BOYS' DINING-HALL AND COOK-ROOM.

Cooking-stove and baker,	\$25.00
One hundred chairs,	40.00
Crockery,	75.00
Ten tables,	30.00
Knives and forks,	20.00
Iron and tin ware,	30.00
Bread-trough, clock, etc.,	10.00
Table-covers,	30.00
Meat-cutter,	3.00
Movable closets,	6.00
Lamps and hangings, lanterns,	8.00

FAMILY COOK-ROOM, DINING-ROOM, AND PANTRY.

Cooking-stove and furniture,	\$60.00
Elevator refrigerator,	30.00
Refrigerators,	70.00
Dining-tables and chairs,	60.00
Knives, forks, and spoons,	40.00
Tables and closets,	30.00
Crockery, glass, tin, and wooden ware,	150.00
Clock,	4.00

WORK-SHOP.

Work-stands,	\$150.00
Work-tables,	3.00
Clock,	3.00

SHOE-SHOP.

Shoes,	\$140.00
Leather and findings,	16.00

Lasts and tools,	\$10.00
Benches,	5.00

GIRLS' SEWING-ROOM.

Work-table and cover,	\$6.00
Chairs and lounges,	35.00
Buttons, needles, thread, etc.,	15.00
Cloth on hand,	200.00
Boys' clothing,	1,200.00
Girls' clothing,	300.00
Seven sewing-machines,	200.00

PRINTING-OFFICE.

Press, type, etc.,	\$130.00
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CARRIAGES, WAGONS, AND FARMING UTENSILS.

1 carryall,	\$190.00
1 rack wagon,	30.00
2 horse carts,	65.00
2 farm wagons,	85.00
2 two-horse wagons,	90.00
1 express wagon,	40.00
1 buggy wagon,	40.00
1 large spring wagon,	35.00
1 top buggy,	60.00
1 booted buggy,	80.00
Sleigh,	12.00
Double sleigh,	90.00
4 horse-sleds,	85.00
8 harnesses, 2 robes,	125.00
Stone-drags, wheelbarrows, 1 grindstone, 2 seed-sowers,	30.00
8 plows, 5 harrows, 2 cultivators, 1 road-scraper,	100.00
1 Kemp manure spreader,	85.00
Iron bars, manure forks, 2 bush scythes and snaths,	40.00
Hay-cutter, shovels, spades, hoes, and picks,	45.00
2 mowing-machines,	100.00
1 pair cart-wheels, whiffletrees, eveners and chains,	35.00

2 platform scales, 1 hay scale, scale beams, ropes, and blocks,	\$75.00
3 bush-hooks, 2 spread chains, and yokes, . . .	8.00
Horse-rake and tedder,	20.00
Axes, saws, ox-yokes, and chains,	38.00
Pitchforks, rakes, drills, wedges, stone-hammer,	10.00
Ladders, carpenters' and piping tools,	70.00
Grain and meal chests and fanning mill, . . .	15.00
Steam box, kettles, &c.,	70.00
Lead pipe and old iron,	10.00

SLEEPING-HALLS.

Bedsteads and bedding,	\$800.00
Crosby bed,	20.00

SCHOOL-ROOMS.

50 settees,	\$125.00
70 double desks and chairs,	80.00
Blackboards, clocks, and teachers' desks, . .	40.00
School-books, slates, &c.,	100.00
Lamps and hangings,	15.00
Book-case and library books,	100.00
Cabinet organs,	75.00
House plants.	30.00

OFFICE AND LIBRARY.

Tables, chairs, sofas, and desks,	\$135.00
Carpets,	90.00
Books, stationery, and stamps,	25.00
Safe,	75.00
Fire extinguisher, fire escape, fire grenades, .	65.00
Clock,	25.00
Flower-stand and plants.	25.00

RECEPTION-ROOM AND GUEST-CHAMBER.

Carpets and curtains,	\$150.00
Centre and side tables,	25.00
Sofas and chairs,	70.00
Chamber set,	35.00

Beds and bedding,	.	.	.	.	.	.	\$40.00
Lamps, stove, &c.,	.	.	.	.	.	.	40.00

OFFICERS' ROOMS.

Bedsteads, beds, and bedding,	.	.	.	.	.	\$250.00
9 wardrobes,	.	.	.	.	.	35.00
Furniture,	.	.	.	.	.	225.00

CONDENSED FINANCIAL STATEMENT OF TREASURER.

Cash balance in hands of treasurer, April 1, 1883.	\$999.16
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Cash received :

From state treasurer,	\$6,000.00
For board,	7,795.43
From J. A. & I. J. Dunn, for chair-work,	3,179.86
E. M. Slayton, for picking over	
beans,	418.40
sale of vegetables,	434.12
sale of neat stock and pigs,	320.35
sale of horse,	175.00
Moody Kent fund,	295.00
McWilkins fund,	196.37
rent and various sources,	204.95
N. E. Agricultural Society for pre-	
miums,	92.00
interest on Miss Penhallow's legacy,	20.50
sale of trees,	87.35
For making overalls,	47.89
	<hr/>
	\$19,267.22
	<hr/>
	\$20,266.58

EXPENDITURES.

Cash paid :

For ordinary expenses,	\$17,153.75
improvements,	1,240.00
insurance,	157.50
	<hr/>
	\$18,551.25
	<hr/>
Cash balance, April 1, 1884,	\$1,715.13

BILLS RECEIVABLE.

For board,	\$1,988.00	
chair-work,	1,663.00	
vegetables and from various sources,	160.00	
	<hr/>	\$3,811.00
		<hr/>
		\$5,526.13
Bills payable,		150.00
		<hr/>
Balance available, April 1, 1884,		\$5,376.13

SALARIES AND WAGES.

Paid superintendent and treasurer,	\$1,200.00	
matron,	600.00	
teacher,	342.00	
assistant teachers,	425.00	
farmer,	450.00	
overseer in chair-shop,	235.00	
“ boys’ cook-room,	295.00	
“ sewing-room,	208.00	
“ laundry,	208.00	
housekeeper,	208.00	
watchman,	412.00	
farm help,	499.00	
	<hr/>	\$5,082.00

J. C. RAY, *Treasurer.*

Manchester, April 1, 1884.

DETAILED ACCOUNT OF CASH RECEIVED.

1883.

April	1.	From state treasurer,	\$1,500.00
		Lebanon, for board,	19.50
		Campton, for board,	19.50
		Milton, for board,	39.00
		Strafford county, for board,	19.50
	3.	Gilford, for board,	39.00
		Manchester, for board,	652.29
		Great Falls, for board,	39.00
		Keene, for board,	58.50
		Tilton, for board,	19.50
	5.	Newport, for board,	19.50
	7.	Pittsfield, for board,	16.50
	9.	Cheshire county, for board,	39.00
		Rockingham county, for board,	233.67
	14.	Groton, for board,	28.50
	15.	Portsmouth, for board,	58.50
	16.	Wolfeborough, for board,	2.57
	20.	Dover, for board,	19.50
	24.	Mr. Galsie, for rags,	7.29
	25.	Alton, for board,	19.50
	30.	Effingham, for board,	18.65
May	2.	Rockingham county, for board,	81.00
		Hillsborough county, for board,	271.08
	8.	G. W. Nichols, for making overalls,	15.17
	9.	Nashua, for board,	178.07
	15.	Grafton county, for board,	58.50
	16.	Bosher & Co., for trees,	39.05
	18.	J. A. & I. J. Dunn, for chair-work,	370.65
		sale of trees,	48.30

May	23.	From Merrimack county, for board,	\$236.00
	26.	interest on Miss Penhallow's legacy,	20.50
June	12.	Mr. Galsie, for rags,	1.97
	16.	Daniel Clark, for keeping horse,	25.50
	18.	J. C. Ray, for shote,	15.00
	30.	George R. Brown, for rent and flour,	8.80
		A. N. Dodge,	14.95
		Eastman, for peas,	1.50
		Cream,	.25
July	2.	Tilton, for board,	19.50
		use of animals,	7.50
		coupons on bonds,	70.00
		state treasurer,	1,500.00
		Gilford, for board,	25.50
	5.	Manchester, for board,	570.21
	6.	Keene, for board,	65.77
		Great Falls, for board,	39.00
		Groton, for board,	39.00
		Sullivan county, for board,	27.42
	8.	J. A. & I. J. Dunn, for chair-work,	463.80
		Samuel Hall, for labor,	4.00
	9.	Grafton county, for board,	58.50
		J. A. & I. J. Dunn, for chair-work,	233.16
	17.	Cheshire county, for board,	25.50
	18.	Strafford county, for board,	19.50
	19.	Rockingham county, for board,	259.50
	22.	Nashua, for board,	151.71
	24.	sale of cane,	1.00
	26.	Newport, for board,	19.50
	28.	Merrimack county, for board,	137.78
	31.	Alton, for board,	19.50
		Effingham, for board,	19.50
Aug.	6.	Interest on bank deposit,	81.37
		J. A. & I. J. Dunn, for chair-work,	452.40
	8.	Milton, for board,	39.00
	9.	Concord, for board,	10.07
	16.	Lebanon, for board,	19.50
	23.	J. Hodge, for horse,	175.00
	24.	Mr. Farmer, for seating chairs,	.80

Aug. 27.	From sale of cabbages,	\$.90
	B. F. Scoville, for cloth,	5.50
29.	Vegetables,	1.05
Sept. 12.	G. W. Nichols, for making overalls,	12.14
	C. H. Fairbanks, for 3 pigs,	18.00
17.	W. E. Waterhouse, for 2 calves,	60.00
17.	S. C. Damon, for calf,	20.00
18.	Portsmouth, for board,	36.42
	Dover, for board,	19.50
19.	Hillsborough county, for board,	286.07
	coupons on bonds.	225.00
20.	G. W. Batchelder, for 484 1-12 bushels potatoes,	232.56
25.	One pig,	6.00
29.	A. N. Dodge, for house rent,	12.00
	George R. Brown, for flour, pota- toes, &c.,	10.53
	George R. Brown, for rent,	6.00
	cream,	2.25
Oct. 1.	state treasurer,	1,500.00
	Tilton, for board,	15.00
	Lebanon, for board,	19.50
2.	Somersworth, for board,	39.00
4.	Keene, for board,	58.50
	Merrimack county, for board,	156.00
5.	Gilford, for board,	19.50
	Concord, for board,	19.50
	H. W. Brown, for pig,	5.00
6.	Grafton county, for board,	58.50
	sale of milk.	.60
	Rockingham county, for board,	222.00
8.	Pittsfield, for board,	39.00
	Manchester, for board,	486.00
	Manchester, for labor,	1.25
11.	Cheshire county, for board,	19.50
12.	Newport, for board,	19.50
	Alton, for board,	19.50
	Laconia, for board,	7.50
16.	Nashua, for board,	136.50

Oct.	18.	From Strafford county, for board,	\$61.71
	22.	sale of pig,	4.00
	26.	sale of vegetables,	4.75
		Sullivan county, for board,	19.50
		J. A. & I. J. Dunn, for chair-work,	429.55
	31.	Groton, for board,	39.00
		sale of pig and milk,	4.35
Nov.	3.	J. A. & I. J. Dunn, for chair-work,	235.40
		William H. Sawyer, for calf,	30.00
		J. C. Ray, for safe,	10.00
	15.	Portsmouth, for board,	39.00
	16.	Effingham, for board,	19.50
	17.	Campton, for board,	6.00
		milk,	.72
	23.	Kimball & Gerrish, for hide,	1.56
	26.	Malachi Dodge, for 2 pigs,	8.00
Dec.	1.	N. E. Agricultural Society, for pre- miums.	92.00
		Hillsborough county, for board,	257.14
	3.	sale of onions,	1.50
	5.	E. M. Slayton, for labor of boys,	418.40
	9.	Malachi Dodge, for labor and oxen,	13.92
		Dover, for board,	26.78
	10.	Mr. Sanborn, for 2 pigs,	7.50
	14.	Sam Hodgson, for pigs,	25.00
		Geo. W. Nichols, for making overalls,	20.58
	28.	J. W. Peppard, for 3 pigs,	11.00
	29.	Mr. Whittier, for pig,	4.00
	31.	B. F. Scoville, for cloth,	4.15
		George R. Brown, for rent,	6.00
		Merton Weed, for rent,	4.00
		sale of cream and milk,	3.26
Jan.	1.	state treasurer,	1,500.00
		Interest,	115.00
	2.	J. A. & I. J. Dunn, for chair-work,	482.00
	3.	Keene, for board,	58.50
		Grafton county, for board,	50.35
		Lebanon, for board,	30.00
		Rockingham county, for board,	198.85

Jan.	3.	From Manchester, for board,	\$509.52
	4.	Strafford county, for board,	60.85
	7.	Marlborough, for board,	10.50
	8.	Groton, for board,	39.00
		Newport, for board,	19.50
	9.	Merrimack county, for board,	142.85
		Seabrook, for board,	45.00
	10.	Hillsborough county, for board,	261.41
	11.	Concord, for board,	19.50
	12.	Croydon, for board,	31.28
		John O. Merrill, for 2 pigs,	8.00
	14.	Somersworth, for board,	21.00
	15.	Gilford, for board,	19.50
		Laconia, for board,	19.50
		Effingham, for board,	19.50
	18.	Bradford, for board,	41.57
		Candia, for board,	60.42
	26.	Sullivan county, for board,	19.50
	29.	Nashua, for board,	136.50
		Alton, for board,	7.07
		Manchester Tea Co., for vegetables,	59.30
Feb.	5.	Pittsfield, for board,	12.00
	6.	Merton Weed, for rent,	4.00
	7.	Weare, for board,	5.35
	11.	Portsmouth, for board,	39.00
	21.	G. W. Nichols, for making overalls,	10.69
March	8.	Cheshire county, for board,	19.50
	12.	Charles Black, for one barrel flour,	6.00
	13.	A. F. Page, for shote,	15.00
		sale of milk,	.28
	19.	J. W. Peppard, for 3 pigs,	13.50
	25.	J. H. & I. J. Dunn, for chair-work,	512.90
	27.	Woods, Perry & Co., discount on goods,	9.18
	31.	J. Horace Kent, for 2 pigs,	11.00
		Geo. R. Brown, for rent, flour, &c.,	13.25
		J. C. Ray, for 1 yearling steer,	25.00
		J. C. Ray, for 1 bull,	30.00
		David Wadsworth, for vegetables,	126.00
		J. H. Wiggin, for vegetables,	14.31

DETAILED ACCOUNT OF CASH PAID.

FIRST CONGREGATIONAL SOCIETY.

1883.	For pew rent for one year,	\$33.60
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POST OFFICE.

1883.	For Box rent for one year,	\$8.00
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FRANK HUTCHINSON.

1883.		
April	2. For one bay horse,	\$115.00

E. O. ABBOTT.

1883.		
April	3. For 4 base balls, marbles, and tops,	\$5.30
June	22. one lot of balls,	5.23
		<hr/>
		\$10.53

A. R. PHIPPIN.

1883.		
March 30.	For grinding 23 bbls. corn,	\$3.45

TELEPHONE COMPANY.

1883.	For use of telephone for one year,	\$54.71
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E. LESSARD.

1883.		
April	7. For 2 bushels beans,	\$5.70
	15 pounds candy,	2.25
	5 wash-dishes,	1.45
		<hr/>
		\$9.40

J. SMITH & SON.

Oct.	13. For making yokes,	\$.75
Feb.	3. shoeing oxen,	3.50
May	9. shoeing oxen,	4.00
July and Aug.	For shoeing oxen, and sharpening drills,	7.48
Nov.	30. shoeing oxen,	3.00
		<hr/>
		\$18.73

YOUNG MEN'S CHRISTIAN ASSOCIATION.

April	16. For religious services,	\$125.00
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C. D. WELSH.

April 16. For bay horse, \$150.00

WILLIAM B. ABBOTT.

1883.

April 17. For hanging paper, \$1.75
 paint and lead, 10.93

July 11. For paint and lead, 11.23
 10 $\frac{1}{4}$ days' labor, 20.50

Nov. 26. painting and paint, 3.15

1884.

Feb. 10. 200 pounds white lead, 12.50

\$60.06

N. H. BROWN & CO.

April 17. For Kemp's manure spreader, \$100.00

H. FAIRBANKS & CO.

March 2. For one fire escape, \$26.25

JAMES ORRILL.

April 23. For cutting boys' hair and repairing
 clippers, \$6.05

CHARLES CHASE.

April 25. For one grape arbor, \$10.00

DANIEL W. BILL.

For travelling expenses as trustee

for year, \$24.00

April 26. 300 pounds apple jelly, 24.00

Nov. 5. 322 pounds apple jelly, 28.98

Feb. 11. 309 pounds apple jelly, 4 gal-
 lons boiled cider, and jug, 29.16

\$106.14

GEORGE A. RAMSDELL.

April 26. For travelling expenses as trustee, \$4.00

OLIVER PILLSBURY.

April	26.	For travelling expenses as trustee,	\$5.00
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O. P. WILSON.

April	27.	For 1 gallon maple syrup,	\$1.15
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GEORGE E. CROWELL.

May	2.	For subscription to The Household,	\$.90
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DANIEL JOHNSON.

Feb. and Mar.		For 175 pounds sausage,	\$23.35
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P. R. HOYT.

May	4.	For 1 barrel apples,	\$3.50
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WM. G. BROWN.

1883.

May	5.	For 25 Bibles, 50 testaments, 42 Psalms,	\$13.35
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ROBERTSON & HASELTON.

April.	For 3 $\frac{1}{2}$ days' labor,	\$9.50	
	filing saws, repairing churns,		
	hooks, nails, &c.,	3.58	
	3 wardrobes,	15.75	
May	3 $\frac{1}{2}$ days' labor, 150 feet pine,		
	nails, drawer-pulls,	13.13	
June.	labor and stock,	11.94	
July.	2 screen doors, 15 feet pine, la-		
	bor,	9.57	
August.	labor,	14.75	
		<hr/>	\$78.22

J. C. NICHOLS & SON.

Feb.		For hack hire,	\$6.00
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DEMOCRAT PUBLISHING CO.

May	15.	For subscription to Grafton County Democrat,	\$1.00
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O. C. MOORE.

May	12.	For subscription to Nashua Weekly Telegraph,	\$1.50
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D. F. ATWOOD & CO.

May	12.	For shrubs and vines,	\$4.75
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DARLING & KEITH.

May	16.	For New England Farmer, from Jan. 1, 1880, to Jan. 1, 1883,	\$6.45
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G. F. BOSHER & CO.

April	7.	For chairs, &c., at auction,	\$4.53
June.		lot pork, dishes,	4.66
Sept.	14.	54 pounds tea, 55 pounds coffee,	17.99
		3 boxes soap,	12.25
		61 pounds butter, 1 butter-tryer,	4.91
		12 hats, \$3, 24 vests, &c.,	9.80
		5 sets cups and saucers,	1.00
		coat and vest, 3 shirts,	2.00
		—	\$57.14

CHAS. H. THAYER.

April	18.	For 50 pairs boots and shoes, 1 pair rubber boots,	\$58.70
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T. F. HANNAFORD.

May	21.	For 1 dozen Japanese whisk brushes,	\$2.25
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MANCHESTER BROOM AND BRUSH CO.

April	18.	For 5½ dozen brooms,	\$18.10
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RICHARDSON MANUFACTURING CO.

May	21.	For 1 spider shaft, &c.,	\$1.90
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DE WOLFE, FISKE & CO.

1883.

May	22. For 27 books for library,	\$22.52
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C. H. KIMBALL.

April	18. For 35 singing-books,	\$9.40
	drum-sticks, 50c., harmonicas,	1.75
		—— \$11.15

B. W. ROBINSON & CO.

August.	For 2 days' mason work on oven, stock and teaming,	\$9.76
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SANBORN CARRIAGE CO.

Jan. and Mar.	For repairing chains, whiffle-trees, buggysprings, &c.,	\$4.15
	repairing carts, making window-grates, &c.,	5.61
	painting buggy,	9.00
May.	For repairs, 1 chain link, 1 shackle, etc.,	3.35
12.	painting wagon,	12.00
	stock and rep. on wagon, setting axle, tire, &c.,	7.55
June.	repairs on carts, chains, mowing-machines, &c.,	10.50
July.	2 new tires, 1 hub, 2 spokes, pole, braces, &c.,	15.00
Aug.	shafts, bolts, 2 new tires, setting tires, &c.,	13.10
	rimming 2 large wheels, spokes, repairs, &c.,	12.90
Sept.	bolts, clasps, setting tires, truck-wheels, axle, &c.,	14.20
	sharpening picks, 1 spoke, stakes, bolts on wagons, &c.,	3.00
Nov.	farm-wagon body,	15.00
	setting tires, bands, &c.,	12.40

Nov.	For bolts, spring-shackles, chain-links, farm wagon, stakes, &c.,	\$7.60	
Dec.	rep. on sleds, chains, sleighs, &c.,	19.00	
		<hr/>	\$164.36

SAMUEL COOPER.

May.	For 1 bag bolted, 6 meal, 1 oats,	\$11.80	
June, July, Aug.	For 930 pounds shorts, 1 oats, 2 meal, 2 bags oats,	18.59	
Oct., Nov.	For 25 bags meal, 2 bags oats, 77 pounds shorts,	39.03	
Dec.	6 bushels oats,	3.30	
		<hr/>	\$72.72

AMES PLOW CO.

May 23.	For 5 wheelbarrows, 1 lawn-mower,	\$21.40	
June 1.	1 garden roller,	14.40	
		<hr/>	\$35.80

L. H. JOSSELYN & CO.

March 26.	For 4 med. chestnut stools, 8 bureaus,	\$23.50	
Dec. 5.	4 ironing-tables, 9 dozen chestnut chairs,	53.00	
		<hr/>	\$76.50

FRANCIS MORANDI & SON.

May 31.	For 7 bath-tubs,	\$43.00	
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G. H. DORR.

June 6.	For 2 $\frac{1}{4}$ cords manure,	\$10.00	
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UNION PUBLISHING CO.

1883.

April 19.	For advertising examination 2 times,	\$2.25	
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CARPENTER & PIPPIN.

April 18.	For 11 days' labor, mason-work, white-washing, and stock,	\$39.00	
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C. W. ROWELL.

May.	For 22 bushels seed potatoes,	\$21.00
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ESTES & LAURIAT.

Jan.	12.	For 21 volumes American Encyclo-	
		pædia,	\$35.00
		4 books for library,	4.80
			<hr/>
			\$39.80

S. TILTON.

June	13.	For 1 dozen girls' hats,	\$6.00
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CHAS. B. DICKEY.

June	14.	For 3,015 pounds meadow hay,	\$15.07
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A. F. PAGE.

June	18.	For 80 pounds veal, \$8, 510	
		pounds beef,	\$48.80
		168 gallons cider vinegar,	25.20
		12½ bushels seed potatoes,	12.50
Oct.	15.	57½ pounds butter,	15.97
		30 barrels apples,	83.50
Nov.	9.	120 gallons cider vinegar,	18.00
		175 pounds pork,	14.00
Dec.	24.	10 pounds chicken, \$1.80, 565	
		pounds beef,	44.17
Aug.	23.	18 pounds butter,	4.84
Sept.		8½ bushels pears. 8½ barrels	
		apples,	42.63
		112½ pounds butter,	41.50
		5½ bushels pears,	15.13
			<hr/>
			\$366.24

OLIVER BAILEY.

June	18.	For 1 pair oxen,	\$150.00
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R. M. ROLLINS.

		For 1 pitman rod, mowing-ma-	
		chine repairs,	\$4.45

CHAS. F. SPRAGUE.

Jan.	For cloak buttons, $49\frac{3}{4}$ yards denims, needles, &c.,	\$9.40
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FLEISCHMANN & CO.

	For 105 pounds comp. yeast, from March, 1883, to Feb. 29, 1884,	\$36.75
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A. N. COOK & CO.

June	14. For 4 dozen boys' straw hats,	\$12.00
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CLAFLIN, ALLISON & CO.

1883.

April	4. For 200 pounds codfish,	\$12.00	
May	18. 1 chest Japan tea,	11.66	
	3 hhd. molasses, and carting,	154.89	
		<hr/>	\$178.55

B. W. CURRIER & CO.

1883.

June	14. For 13 boys' suits,	\$42.50	
	96 summer coats, 1 vest,	51.75	
		<hr/>	\$94.25

JORDAN, MARSH & CO.

1883.

May	22. For 507 yards denims,	\$73.63
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WAITE BROS.

1883.

Feb.	13. For 25 yards cotton, \$5.18, $171\frac{3}{4}$ yards print,	\$15.49
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JOS. A. BROWN.

1883.

June	22. For barge City of Manchester, and one horse-bait,	\$2.35
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MANCHESTER ONE-PRICE CLOTHING CO.

1883.

Jan.	12. For 1 suit, hat. &c., \$8.50, 25 bows,	\$11.12
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Apr.	26.	For 16 suits, 2 coats, \$60, $5\frac{5}{6}$ dozen hats,	\$86.80
Sept.	6.	12 hats,	10.95
Oct.	8.	1 dozen gloves, 2 coats, umbrella,	16.93
Nov.	13.	6 pairs buck gloves,	4.50
Dec.	24.	8 cashmere mufflers, \$2, 1 overcoat,	8.00
			<hr/> \$138.30

PLUMER, HOLTON & CO.

1882.

Jan.	18.	For 1 gro. buckles, 4 pairs gloves,	\$3.37
April	26.	$1\frac{9}{12}$ doz. shirts, doz. ties, collars,	9.88
May	7.	$1\frac{7}{12}$ doz. hats, 1 coat, \$2.50,	12.25

1883.

Feb.	10.	3 yds. canvas, 1 hat, umbrella,	2.74
July	23.	14 shirts, \$8.50, 6 doz. hose, 2 bows,	14.80

1884.

Feb.	18.	5 yds. silesia, umbrella, 2 gro. buckles,	2.65
March	24.	$\frac{3}{4}$ lbs. linen thread,	1.50
		cutting boys' pant patterns,	2.37
			<hr/> \$49.56

CHAS. BLACK.

Mar., Apr., May.	For 127 bags meal,	\$180.95
June.	For 22 bushels corn,	17.60
	grinding 11 bushels rye, 22	
	bushels corn,	1.98
July.	6 bags cr. corn, 52 bu. corn,	47.92
	grinding 45 bu. grain and corn,	4.68
Nov. 26.	14 bushels corn, grinding 14	
	bushels rye,	11.48
Dec. 28.	11½ bushels Northern corn,	10.00
	grinding 20 bushels grain,	1.20
	rye and freight,	2.40
1884.		
Mar. 12.	40 bags meal,	56.00
		<hr/>
		\$334.21

THOMAS A. LANE.

1883.

April, May, June.	For labor and stock rep.	
	steam-pipes, bath-tubs, &c.,	\$20.19
July, Aug., Sept.	For labor and stock rep.	
	steam-pipes, bath-tubs, &c.,	33.39
	steam and water piping,	43.40
	steam-pipe, valves, fittings,	
	and labor,	21.15
		<hr/>
		\$118.03
	Discount on valve, &c.,	9.87
		<hr/>
		\$108.16

PETTEE & ADAMS.

Mar.	For 13 bags meal, 1 corn, 1,760 pounds bran, 1,256 pounds middlings,	\$58.72
April.	1 cask cement, 1 lime, 1 bushel hair,	3.20
June.	7 bags oats, 346 pounds mid- dlings,	12.94
	2 casks plaster,	3.00
Sept.	47 bags meal, 14 bags oats, 575 pounds bran, 3 bags corn,	85.39
July.	1 bag meal, 400 pounds bran,	5.55
Aug.	26 bags meal, 7 bags oats,	41.40
Oct.	49 bags meal,	61.05
Nov.	19 bags meal, 11 bags oats, 1,205 pounds bran,	47.00
Dec.	6 bags oats, 5 bags meal, 2,581 pounds bran,	40.44
	2 casks lime,	2.30
1884.		
Jan.	21 bags meal,	28.00
Feb.	2,635 pounds bran and mid- dlings,	31.09
		<hr/>
		\$420.08

HORACE MARSHALL.

April	13.	For 206 pounds butter,	\$28.84	
		4 $\frac{8}{10}$ bushels beans and 2 bags,	13.10	
Aug.	6.	181 pounds butter,	21.88	
Oct.	12.	4 $\frac{2}{10}$ bushels peas,	6.93	
1884.				
Feb.	6.	50 pounds evap. apples, 12 $\frac{1}{2}$		
		pounds chicken,	8.81	
		2 $\frac{3}{10}$ bushels beans and bag, 3 $\frac{2}{10}$		
		bushels peas,	11.51	
		168 pounds butter,	20.16	
			<hr/>	\$111.23

BLAKE & CO.

June	28.	For 1 lot manure,	\$4.00
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C. H. MARTIN & CO.

April	7.	For 200 comp. cath. pills,	\$0.50	
May	23.	47 $\frac{2}{5}$ gallons linseed oil,	27.61	
		500 pounds ph'x lead,	32.50	
		5 sponge,	1.90	
June	2.	25 pounds Paris green,	4.50	
		8 quarts tr. rhubarb,	2.40	
			<hr/>	\$69.41

FREDERICK C. DOW.

April	21.	For 18 pairs girls' boots, 1 pair		
		boys' shoes,	\$27.28	
Nov.		2 pairs boys' shoes,	3.30	
			<hr/>	\$30.58

G. W. DODGE.

1883.

Feb.	5.	For 21 pairs brogans,	\$21.00	
May.		6 pairs shoes, 1 pair rubbers,	11.10	
		4 bunches lacings,	2.25	
June	26.	16 pairs girls' Newport ties,	17.40	
		2 pairs state prison shoes,	3.80	
Dec.	25.	1 pair kip boots, \$3, 17 pairs		
		girls' rubbers,	10.14	
			<hr/>	\$65.69

TEMPLE & FARRINGTON.

April	3.	For 12 rolls paper, 20 yards border,	\$1.50	
May	8.	200 shipping tags with strings,	.40	
June	21.	500 postal cards, 400 bill-heads, and printing,	9.25	
		$\frac{1}{2}$ dozen pencils, 25c., paper,	.95	
July	9.	1 blank book, 148 pages,	1.75	
Sept.	3.	1 M sheets letter-paper and printing,	4.50	
		$\frac{1}{2}$ M shipping tags,	.75	
Oct.	5.	1 M envelopes and printing,	3.50	
March	17.	1 ream paper, 1 box envelopes,	1.85	
			<hr/>	\$24.45

CLARK & JOHNSON.

April	30.	For 68 pounds mutton,	\$7.48	
May.		676 pounds beef,	70.98	
		dressing ox and cow,	3.00	
July, Aug., Sept.		For 1,410 pounds beef,	96.94	
Oct., Dec.		For 595 pounds beef,	59.41	
Jan., Feb., March.		For 1,290 pounds beef,	129.67	
			<hr/>	\$367.48
		Cr. to 622 pounds hide, 348 pounds tallow, 180 pounds veal,	\$76.99	
			<hr/>	\$290.49

S. HOVEY & SON.

		For grate,	\$1.50	
April	13.	$\frac{1}{2}$ dozen milk pans, $\frac{1}{2}$ dozen slop pails, mixing spoon,	5.10	
May.		2 dish pans, 2 fish turners, tins,	2.64	
July	16.	4 gallon iron pails, $\frac{1}{2}$ dozen scrub brushes, 1 spider,	3.65	
		2 tin kettles, 2 fly-traps, set of brick, 2 str. pails,	3.90	
Nov.	28.	100 milk pans,	10.00	

Nov.	For 28.	3 slop jars, 3 gallon iron pails, 1 damper,	\$3.50	
		repairing tank, &c.,	1.85	
			<hr/>	\$32.14

ALLEN N. CLAPP.

	For 3 barrels kerosene,	\$19.45
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STRATTON, MERRILL & CO.

1883.

Aug. and Nov.	For 114 barrels flour,	\$695.00
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HIGGINS BROS.

1883.

April.	For 6 flower-pots, 4 dozen mugs, 1 W. G. ewer,	\$5.20
	3½ dozen soup plates, 4 dozen goblets, \$4, 2 dozen spoons,	8.93
May.	4 pitchers, 3 7-inch plates, 1 argand chimney,	1.75
	use of crockery,	3.00
	1½ cords manure,	7.50
	1 refrigerator,	18.00
Nov. 5.	1,908 pounds excelsior, 5 gro. mattress lace, \$5,	22.18

1884.

Feb. 29.	2 dozen mugs,	2.00
		<hr/>
		\$68.56
	Cr. to making 159 mattresses,	24.28
		<hr/>
		\$44.28

N. S. CLARK.

1883.

April.	For 13 dozen cotton, sewing-silk and twist, 28c.,	\$6.38
May 3.	2 trimmed hats for discharged girls,	6.50
	10¾ dozen boys' socks,	13.89
	1½ gr. gro. buttons, 1 dozen papers pins, 3 papers needles,	2 09

May	3.	For 4 dozen bows, 2 dozen boxes collars,	\$3.71
		1½ dozen balls, 2 dolls,	1.96
		3 dozen combs, ¼ gross elastic,	1.68
		16 dozen spool cotton,	8.00
		11 dozen socks,	21.22
		handkerchiefs, muslin, ties, &c.,	1.60
		gr. gro. buttons, M needles,	
		8 dozen combs,	2.87
Sept.		10 boxes collars, ½ dozen bows,	1.91
Oct.		1 lot of socks,	10.40
Nov.		spool cotton and combs,	16.05
		3 dozen underflannels, thimbles, &c.,	5.78
Dec.	23.	handkerchiefs, gloves, cotton,	22.65
		524 dozen buttons,	2.55
		1 lot of scarfs,	6.83
		2 dozen woollen shirts,	4.80
		job lot mittens,	14.22
		job lot ties, handkerchiefs, &c.,	25.71
		caps, collars, ribbons, &c.,	5.81
1884.			
Feb.	9.	½ M needles, 3 dozen combs,	
		3 pairs gloves,	5.49
March	6.	2 dozen dominoes, 2 dozen combs, harmonicas,	3.00
	17.	10 yards ribbon,	.30
			<hr/> \$195.40

LOAMI SEARLES.

June	30.	For 10 boxes strawberries,	\$1.50
		strawberry plants and labor setting,	16.00
			<hr/> \$17.50

J. F. WOODBURY.

For	horse-shoeing from May, 1883, to March 31, 1884,	\$38.46
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I. C. MERRILL.

For 1 beef creature, 713 pounds, \$52.72

BARTON & CO.

1883.

Jan.	16.	For 10 yards cashmere,	\$1.05
May	1.	5 dozen buttons, $6\frac{3}{4}$ yards cloaking,	7.85
July	27.	239 $\frac{1}{4}$ yards cotton cloth,	20.50
Oct.	12.	585 $\frac{1}{2}$ yards gingham,	41.53
	17.	464 $\frac{1}{4}$ yards flannel,	116.57
Nov.	27.	56 $\frac{1}{2}$ yards cashmere,	5.65
		18 yards shirting,	1.89
Dec.	2.	3 $\frac{1}{2}$ yards tarleton, 3 pounds batting,	.82

1884.

Jan.	9.	8 oil-cloth rugs, 6 dozen spool cotton,	6.88
Feb.	15.	94 $\frac{1}{2}$ yards gingham,	4.73
		58 yards silesia,	4.63
			<hr/> \$212.10

COLBURN & CATE.

June	30.	For crackers,	\$13.50
July	4.	35 dozen cakes,	2.80
		crackers,	6.48
Aug.	27.	3 dozen cakes,	3.50
		3 barrels crackers from Sep- tember 27 to December 6,	11.44
			<hr/> \$37.72

EZRA W. KIMBALL.

May.		For 3 trunks, 1 bag, 2 pairs rosettes,	\$5.55
July	4.	1 pair heavy team harnesses,	80.00
		6 plumes, 2 bits, 2 curb-chains,	4.30
		2 collars,	6.00
Aug.	21.	hitch-rein, 4 halters. whip, sheet, &c.,	7.00
Sept.	8.	2 trunks, 1 cover. fly net, mat, &c.,	7.55

Sept.	8.	For 6 large letters, 22 small,	\$3.72
Oct.	13.	4 horse blankets,	27.00
Dec.	1.	1 Jap. robe,	11.50
			<hr/> \$152.62

HAWLEY & BARNARD.

May	11.	For 22 yards brown drill,	\$3.74
		5 dozen spools thread, \$2.50,	
		5 gross buttons, 25c.,	2.75
	14.	91 $\frac{1}{4}$ yards cotton cloth,	8.85
Aug.	13.	6 $\frac{1}{8}$ dozen hose,	7.24
Sept.	4.	2 pairs blankets,	5.50
		1 lap robe,	1.37
		44 yards cambric remnants,	1.98
Oct.	18.	90 $\frac{1}{3}$ yards cotton cloth,	7.70
1884.			
Jan.	18.	35 yards flannel,	6.05
		30 yards cotton,	3.71
		20 yards table linen,	10.00
		13 towels,	3.75
		53 $\frac{1}{2}$ yards crash,	6.29
			<hr/> \$68.93

J. H. WIGGIN & CO.

1883.			
April.		For 50 pounds coffee,	\$12.50
		4 $\frac{1}{2}$ dozen bananas, 2 pounds	
		candy, 1 box honey,	3.30
		5 pounds powdered sugar, 1	
		can corn, blacking, \$1,	1.71
May	1.	1 box salt, 3 pounds corn-	
		starch, 1 dozen bananas,	.99
	7.	1 barrel gr. sugar, 1 barrel	
		Y. C. sugar,	59.20
	16.	1 hogshead and 3 gallons	
		molasses,	72.60
	18.	7 sacks salt,	6.40
		1 bushel Y. E. beans, \$3.40,	
		7 17-60 bushels peas,	20.60
		50 pounds rice, 10 pounds	
		hominy, 2 dozen bananas,	5.15

June.		For box soap, 6 bars Sid. soap,	\$5.10
		25 pounds coffee,	6.50
		18 boxes strawberries, 2 dozen	
		bananas, 1 bottle lime-juice,	4.36
		12 pounds cream tartar, 12	
		lbs. ginger, 2 stove polish,	6.82
July	4.	4 dozen lemons, candy,	8.75
	18.	2 barrels sugar,	50.30
		10 pounds pow. sugar, 1 box	
		raisins, 2 pounds chocolate,	
		2 pounds cocoa,	4.89
	17.	4 dozen lemons, fruit and seeds,	4.45
	23.	1 box soap,	4.50
		25 pounds coffee,	6.50
	25.	8 barrels flour,	54.00
Aug.	1.	box starch, fruit, 3 stove	
		polish,	6.26
	21.	$\frac{1}{4}$ gross matches, 5 ocean	
		spray, 1 can salmon,	1.75
	22.	25 pounds Java coffee,	7.00
	28.	1 dozen corn-starch,	1.08
Sept.	1.	1 barrel sugar,	30.93
	3.	1 dozen blueing, 80c., 2 bags	
		salt,	3.00
	21.	$\frac{1}{2}$ dozen gelatine, 1 des. cocoa,	
		fruit,	4.49
	29.	1 barrel sugar,	26.72
		25 pounds Java coffee, 1 bag	
		salt, 2 pounds candles,	8.30
Oct.	17.	box starch, 12 pounds cinna-	
		mon, 6 cloves, 2 nutmeg,	8.35
		6 pounds currants, 10 soda,	
		6 cr. tartar, 5 Japan tea,	5.67
		1 dozen wicks, 5 dozen poul-	
		try seasoning, salt,	3.00
Nov.	9.	20 pounds coffee,	5.60
		apples, &c.,	5.40
	21.	1 box starch, \$3.60, 68 pounds	
		tea,	29.44

Nov.	21.	For 2 barrels sugar,	\$56.08
	27.	box raisins, candy, nuts, figs,	5.25
	28.	peck cranberries, 13 pounds	
		sweet potatoes,	2.00
Dec.	5.	2 bags salt, 6 pounds Java,	3.28
	22.	30 pounds candy, crackers,	
		candles, &c.,	6.45
1884.			
Jan.	16.	368 pounds sugar,	26.68
		29 pounds coffee,	4.35
		10 pounds crackers, 20 pounds	
		pop corn, $\frac{1}{4}$ gross mat., &c.,	5.60
		1 bag salt, 10 pounds tapioca,	
		fruit,	3.75
		25 pounds Java coffee,	7.00
		315 pounds sugar,	26.78
Feb.	6.	$\frac{1}{2}$ box oranges, 2 quarts cran-	
		berries, 1 dozen eggs, $\frac{1}{2}$	
		dozen lemons,	2.87
		42 pounds crackers, 2 des.	
		cocoa, 1 chocolate,	3.85
		1 box oranges, &c.,	3.00
March	12.	$\frac{1}{2}$ dozen Bath brick, 10 $\frac{1}{2}$ pounds	
		pop corn, seed, &c.,	2.45
		case of oranges, &c.,	9.57
			<hr/> \$654.57

WILLIAM H. HILL.

For horse-shoeing from April, 1883,	
to April, 1884,	\$16.62

JAMES BROS.

For stabling and baiting horses from	
April, 1883, to April, 1884,	\$7.25

WARDEN & CARTER.

1883.

June	23.	For 240 pounds butter,	\$33.60
		2 49-62 bushels beans,	7.00
		759 pounds butter,	114.66
			<hr/> \$155.26

JOHN F. GILLIS.

	For Boston Daily Journal from April	
	1, 1883, to March 31, 1884,	\$6.00
	Manchester Daily Union from	
	April 1, 1883, to March 31,	
	1884,	6.00
	Manchester Daily Mirror from	
	Jan. 1, 1883, to March 31,	
	1884,	7.50
	Harpers' Weekly and Monthly	
	for year,	7.38
	2 copies Youth's Companion,	3.50
July.	11 league balls, 2 bats,	12.60
	1 lot flags,	1.00
	9 doz. copy books,	10.80
Sept.	1 box pencils, 1 harmonica,	.97
	balls and bats,	13.97
Dec.	1 doz. Christmas cards, 1 har-	
	monica, 4 balls,	4.60
1884.		
March.	1 box of pens,	1.10
	papers and magazines,	4.14
		<hr/>
		\$79.56

J. S. HOLT & CO.

Apr. to Jan.	For 372 gallons soap,	\$23.25
	soft soap from July to Nov.,	29.93
		<hr/>
		\$53.18
Cr. by 379 pounds bone,	310 pounds soap gr.,	4.96
		<hr/>
		\$48.22

CONCORD RAILROAD CORPORATION.

For freight for year,	\$381.55
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U. S. & CANADA EXPRESS.

For boxes, bundles, &c., by express	
for year,	\$7.05

I. S. YORK.

April.	For 1 rubber bit, \$2, 1 team collar,	\$6.50	
May.	2 pair No. 10 bolt hames,	4.50	
July 3.	harness repairs, 6 calf straps,	1.60	
Aug. 6.	new girth and billet and whip,	3.15	
	1 pair pole straps,	2.50	
1884.			
March 7.	repair harnesses, &c.,	5.90	
			<hr/> \$24.15

JOHN B. VARICK.

1883.			
April 9.	For 5 gallons sperm oil,	\$7.00	
	15 pounds nails, 1 dozen scrub brushes, 28 pounds sheet zinc,	4.03	
25.	1 gal. varnish, 1 gal. raw oil and can,	2.15	
May.	10 pounds onion seed,	15.00	
9.	1 pair pruning shears, 1 corn- planter,	3.63	
	garden and flower seeds,	1.45	
18.	50 pounds Phœ. lead,	3.38	
	1 ball twine, 22 pounds tarred rope,	2.84	
	2 steel rakes, 6 doz. apple knives,	4.00	
	1 7-8 pounds window line, 25 pounds putty,	1.20	
25.	1572 pounds XL phosphate,	31.44	
28.	5 gallons lard oil,	6.25	
31.	2 fish spears, dip net and ring, fish-hooks and line,	2.05	
June 11.	1 wheel hoe, 1 scuffle, 2 cup- catchers,	1.66	
	1 Lufkin plow-point, 2 steel scythes,	2.75	
	2 meadow hoes, 1 doz. drag-rake teeth, 1 stable broom,	1.75	
	seed corn,	7.73	
July 2.	1 pint varnish, 1 freezer-handle,	.93	
	pair wagon wheels, $\frac{1}{2}$ doz. hay forks,	6.25	

July 4.	For tacks, caps, 2 pair trace length- eners,	\$1.33
11.	5 pounds Am. vermilion, $\frac{1}{2}$ doz. files, 6 set blind trimmings,	3.26
13.	seed, bees-wax, duster,	2.17
24.	3 $\frac{1}{2}$ gal. lard oil, 1 gal. Japan, 25 pounds cal. plaster,	5.42
30.	hinges, gate-hooks, staples, pick- handles, &c.,	3.20
31.	1 gallon turpentine and can,	1.00
Aug. 2.	gimlets, rings, staples, hooks, &c., 1 doz. plated forks, 2 doz. plated spoons,	1.73 10.00
10.	$\frac{1}{2}$ doz. axe-handles, 1 saw-horse,	1.60
18.	423 pounds lead-pipe, 4 shovels, 2 $\frac{1}{2}$ pounds powder,	27.54 4.03
24.	5 gallons sperm oil,	7.50
31.	1 hatchet,	.67
Sept. 10.	2 boxes glass, 6 bottles garget cure,	7.40 3.00
12.	1 Am. plow, 2 gross screws, 3 pair brackets,	17.00 1.26
29.	5 gallons sperm oil,	7.00
Oct. 3.	2 Lufkin plow-points, 10 pounds nails, hasps, drills, &c.,	4.68
15.	1 gallon turpentine, 1 gallon Japan, 1 chamois skin,	2.35
19.	1 plow-handle, halter-chain, 3- bushel basket,	3.75
30.	1 paint brush, 10 small and 2 large cattle cards, 1 pt. var. and brush,	2.50
Nov. 15.	5 gallons sperm oil,	7.00
24.	10 pounds nails, 3 cow-ties, drawer locks, brackets,	2.45
Dec. 4.	1 5-tined, 1 6-tined d. handle forks,	1.90
6.	1 doz. pair heel-plates and screws, 38 pounds ro. ref. iron,	1.83

Dec. 6.	For 25 pounds white lead, $\frac{1}{2}$ set bells,	\$1.88	
	40 pounds nails, 20 pounds clinch nails, 6 pairs skates,	4.90	
1884.			
Jan. 3.	saw dividers, files, screws, nails, &c.,	7.91	
18.	61 $\frac{1}{2}$ pounds tar lath yarn,	6.15	
	1 set auger bits, 1 set chisels,	8.00	
	1 buck-saw, 1 iron sink, 1 brad- awl,	5.10	
21.	5 gallons sperm oil,	7.00	
25.	6 pa. tacks, hinges, catches, sta- ble pails,	5.94	
Feb. 5.	1 bull-ring, 18 pounds band iron, rivets, bolts, &c.,	5.40	
9.	2 boxes glass, 25 pounds putty,	8.25	
18.	skates,	8.00	
1884.			
Mar. 8.	5 gallons sperm oil,	7.00	
	14 pounds sheet zinc, 1 mit'se lock, bolts, oil-stone, &c.,	2.81	
			<hr/> \$315.40

PIKE & HEALD.

1883.			
April 2.	For galvanized iron pails, 5 ladles, 6 dust-pans,	\$2.54	
21.	1 milk pail, skimmer, 14 qt. en. kettle, 1 toaster,	1.84	
June 8.	grate and bed for laundry stove, 6 $\frac{1}{2}$ pounds zinc,	2.02	
13.	2 water-pots, \$2.20, 1 13-inch glass tube and packing, labor,	2.70 4.20	
July 6.	1 6-quart pail, 22 pounds lead pipe, solder, Ls, coupling, hose bibb, &c., labor, 40c.,	2.02 2.93	
	2 8-quart cans, 2 pails, 1 strainer pail,	3.11	

Oct. 6.	For 11 scrub brushes, 2 sauce pans, 2 large swill dippers,	\$3.17
19.	4 lantern globes, 1 doz. 10-quart pressed pans, &c.,	3.58
Nov. 1.	1 oil can, 6 stable pails, $\frac{1}{2}$ doz. dust pans, 6 pet cocks,	4.32
1884.		
Jan. 30.	1 spider, $\frac{1}{2}$ doz. stove polish, 1 doz. scrub brush., 1 doz. pails,	4.17
Mar. 15.	4 ladles, 1 doz. brooms, $\frac{1}{2}$ doz. wash-boards,	4.35
		<hr/> \$40.95
	Cr. by 8 pounds old lead 24c., 558 pounds rags,	8.05
		<hr/> \$32.90

WILLIAM C. ROGERS.

1883.		
Apr. 14.	For 1 gal. turpentine, 5 pounds grd. glue, $6\frac{1}{2}$ doz. drawer-knobs,	\$4.25
	vegetable, grass, and clover seed,	12.80
19.	8 pounds XL phosphate,	44.04
25.	1 ton ground bone,	38.00
May 7.	600 pounds guano,	21.00
	4 dozen leather washers, cotton twine, spring snaps,	2.12
29.	103 $\frac{1}{2}$ pounds lath yarn,	10.87
July 19.	1 pound turnip seed,	.60
20.	axle gear and pin, 2 goad-sticks,	2.65
Sept. 8.	3 baskets, 1 c'sk nails, $\frac{1}{2}$ doz. rakes,	6.33
1884.		
Jan. 15.	25 pounds nails, 1 halter,	1.28
		<hr/> \$143.94

HENRY G. WHIPPLE.

For 42 days labor on farm, \$63.00

CARL E. YORK.

1883.		
	For bill rendered,	\$119.23
April 5.	6 pounds cassia, 3 c. fish, 3 pounds currants, nutmegs,	4.24

April 5.	For 20 pounds prunes, 1 box oranges,	\$5.05
	4 gallons oysters, 4 pounds fresh	
	cod, 101 pounds salt cod,	16.27
12.	1 doz. gelatine, fruit,	4.75
	matches, 55c., 15 lbs. fresh fish,	1.75
	4 pounds currants, 2 citron, 3 co-	
	coanut,	1.85
June 2.	fruit, canned tomatoes, 6 pounds	
	P. sugar, 3 tapioca, ext. van.,	4.37
8.	1 box lemons,	5.25
	fresh fish,	3.58
	1 doz. eggs, 4 boxes berries,	.98
July 7.	salmon, \$1.58, steak,	2.93
	lemons, &c.,	2.58
Aug. 25.	2 bushels rock salt, 2 boxes salt,	1.50
	30 pounds coffee, 1 can beef, 20c.,	
	fruit, \$1.55,	5.35
Sept.	29 $\frac{7}{8}$ pounds chicken,	8.80
	3 quarts oysters, 3 pounds crack-	
	ers, 1 bag salt, \$75c.,	2.40
Nov. 10.	22 pounds turkey, 10 pounds sweet	
	potatoes, 5 pounds crackers,	7.01
17.	6 pounds sausage, 8 $\frac{1}{2}$ pounds fowl,	2.72
24.	17 pounds chicken,	3.40
Dec. 1.	3 quarts oysters, 10 pounds L	
	lard,	2.45
22.	40 pounds chicken, 33 $\frac{1}{2}$ turkey, 3	
	pounds corn starch,	19.68
29.	2 quarts oysters,	.75
1884.		
Jan. 26.	31 $\frac{1}{2}$ pounds turkey, 1 gal. oysters,	
	15 pounds B. crackers,	10.68
Feb. 6.	1 $\frac{1}{2}$ pounds apples,	5.60
9 and 12.	5 gallons oysters, 13 pounds crack-	
	ers,	7.15
19.	33 pounds coffee,	2.97
21.	60 pounds W. soap, $\frac{1}{2}$ gr. matches,	6.00
23.	1 gal. oysters, 3 pounds crackers,	1.80
25.	6 pounds sulphur, 2 bags salt,	2.00

Mar. 1 and 8.	2 gal. oysters, 24 pounds crackers,	\$4.18	
11.	6 boxes gel., bottle vanilla, 10 pounds pulv. sugar, prunes,	3.70	
	20 pounds coffee, 17½ pounds cheese,	7.73	
14.	box raisins, 13 pounds crackers, 1 doz. bluing,	4.76	
21.	108 pounds cod, 53 pounds ham,	14.71	
24.	50 lbs. coffee, 50 lbs. tea, \$9,	13.25	
29.	1 gal. oysters, 12½ pounds crack- ers, 1 can maple syrup,	2.95	
April 1.	sugar,	9.64	
	oranges and candy,	1.75	
		<hr/>	
		\$325.76	
Cr. by potatoes, cabbage, onions, green peas, celery,		207.50	
		<hr/>	\$118.26

DANIELS & CO.

April 12.	For 1 cask nails, 5 pa. tacks, flour, emery,	\$4.50	
	garden and flower seed,	1.91	
	1 gal. asphal., 1½ gal. spir., 1 gal. shellac, brush,	5.38	
May 2.	2 spades, 8 hoes, 2 files, 1 pad- lock,	6.45	
17.	1 gal. R. oil, 1 gal. dryer, 1 can,	2.29	
June 12.	scythes, rifles and stones, 1 lt. grd. glass, mead. hoe,	1.39	
	141 pounds gr. bone, ½ doz. rakes, 1 gro. screws,	4.60	
July 2.	8 snaps, 1 pair oars,	2.23	
14.	1 paint-brush, 1 w. w. brush, 1 lt. gr. gl., 2 pounds shot,	3.10	
16.	6 lights glass, 1½ dozen l. rod insulators,	4.59	
18.	1 ring bolt, 2 pounds ant. green, 2½ Manila rope,	.93	

Aug.	8.	For 1 gal. Pratt's dryer, 1 Pet. h. hoe-tooth,	\$2.75
	9.	1 lt. double grd. glass, 2 pieces plate glass,	.78
	10.	grass and clover seed, and bag, $\frac{1}{2}$ dozen carpenters' pencils, 14 pounds steel fl. nails, 1 gro. sc.,	10.32 2.21
Sept.	3.	rings, screws, nails, rope, and whiffletree chains,	6.02
	4.	goad - sticks, halter - chains, nails, 2 doz. ox-balls, &c.,	4.05
	12.	3 Lufkin plow-handles, 4 pounds sash crd., 2 plow- bolts,	2.60
Oct.	16.	1 lt. glass, 1 looking-glass plate, $14\frac{1}{2}$ pounds zinc, 1 scale wt.,	2.65
Nov.		15 pounds putty, $5\frac{1}{2}$ pounds heavy hinges, bolts, &c.,	2.65
Dec.		1 gro. screws, $\frac{1}{2}$ dozen sash fasts., hinges, &c.,	2.28
	27.	3 gallons sperm oil,	4.50
1884.			
Jan.	5.	40 pounds floor nails, 1 pair skates, compass saw,	5.75
	9.	1 gal. turpentine, 2 hammers, 1 set casters,	5.44
	11.	$27\frac{1}{2}$ pounds sheet zinc, nails, bolts, &c.,	6.49
Feb.	26.	$40\frac{1}{2}$ pounds T. hinges, nails, screws, chain,	4.51 2.52
March	10.	6 bottles garget cure, puncher and sheath, hooks, chisel, cattle-cards, &c.,	4.09
			<hr/> \$106.98
1883.			
THOMAS W. LANE.			
March	30.	For $\frac{1}{2}$ dozen slates, 1 Choice Sel., 1 geog., 2 bl'k books,	\$3.65

April.		For $\frac{1}{4}$ rm. bill paper, 5 qts. ink, 1 box env., 4 gro. pens,	\$6.30
June.		balls, bats, croquet-set,	9.39
July	4.	fire-crackers and torpedoes,	1.35
		2 qrs. let. pa., 1 gro. elas- tics, eraser, 2 Choice Sel.,	1.45
Aug.	29.	1 bot. tenexine, 3 bot. Pay- son's indel. ink, 1 Phys. Geography,	2.80
Sept.	25.	6 Monroe's Second Readers, 6 Franklin Arith.,	4.80
Oct.	9.	12 Swinton's Elem. Geogra- phies,	10.80
1884.			
Jan.	4.	3 Monroe readers, 1 Quack- enbos's Amer. Hist.,	2.69
		3 gro. crayons, $\frac{1}{2}$ gro. pen- holders, pencils, &c.,	2.07
.		2 $\frac{2}{3}$ doz. P. D. & S. copy- books,	3.30
		20 White's Inter. Arith., 1 $\frac{1}{2}$ dozen slates,	6.40
March	6.	10 Guyot's Int. Geog., 4 Swinton's Elem. Geog.,	8.60
			<hr/> \$63.60

J. STICKNEY.

1883.

April	16.	For 1 rubber foot-ball, \$1.25, har- ness soap, blacking, &c.,	\$3.70
May	1.	shoe findings,	1.80
June	12.	1 side sole-leather,	5.81
July	25.	1 box carriage,	.50
Aug.	25.	1 side sole-leather, \$6.35, 1 side kip,	9.45
Sept.	8.	40 ft. rubber belt, $\frac{1}{2}$ doz. awls, &c.,	3.60
Nov.		6 pa. common iron, 1 $\frac{1}{2}$ dozen sewing-awls, blacking,	.98
	19.	1 side sole-leather,	5.60
		3 dozen shoe-knives, 1 foot- ball, \$1.25,	4.00

Dec.	6.	For 1 pair boys' lasts, broken bunch laces,	\$1.07	
	17.	1 side sole-leather,	6.02	
	25.	1 iron stand, \$1.50, 2 solid rubber balls,	3.00	
	31.	rep. wringer,	2.50	
1884.				
Jan.	18.	1 side sole-leather,	5.59	
		1 bunch lea. strings, 1 pr. lasts, 1 bottle blacking,	1.47	
March	12.	2 sides sole-leather,	13.86	
			<hr/>	\$68.95

HILL & CO.'S EXPRESS.

April	24.	For 4 bags cooked food,	\$8.40	
	26.	1 tub oysters,	4.75	
Dec.	10.	1 box oranges, 1 bag nuts, exp. charges on bath-tubs, bundles, cases, &c.,	10.97	
			5.05	
			<hr/>	\$29.17

F. M. BARTON.

		For 1 boat,	\$10.00
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GEO. E. HALL.

1883.		For Russia salve, 1 bot. benzine, 1 bot. mucilage,	1.70	
Aug.	14.	1 bot. Hop Bitters, 85c., 2½ pounds insect powder,	2.45	
Nov.		4 oz. spruce gum, 2 boxes "Rough on Rats,"	.65	
			<hr/>	\$4.80

C. W. H. MOULTON.

1883.				
July.		For 2 lawn settees, \$2.45, 1 chair,	\$4.25	

CAVANAUGH BROS.

1883.				
July	13.	For 1 ladder,	\$4.20	
Aug.	3.	barge to depot,	5.00	
Feb.		"	6.00	
			<hr/>	\$15.20

GEO. W. WILSON.

1882.

Dec.	22.	For 23½ pounds chicken,	\$5.17
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B. F. WITHAM.

1883.

May	10.	For 300 pounds fish,	\$15.00
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HARLON MARSHALL.

July	1.	For 7 cords wood,	\$26.25
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JOHN B. CLARKE.

1883.

April	17.	For adv. Annual E. and nursery stock,	\$10.51
		printing postal notices,	10.50
		“ 400 programmes,	2.75
Sept.	4.	“ cloth signs,	2.50

1884.

Jan.	16.	1 copy directory, \$1, bill-heads,	3.25
			<hr/>
			\$29.51

A. J. LANE.

1883.

June	26.	For 4½ cords wood,	\$14.88
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J. OTIS CLARK.

		For goods at auction,	\$14.55
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REVERE RUBBER CO.

July	31.	For 50 yards susp. web., 9 doz. buckles, 9 dozen leather straps,	\$9.44
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DRAKE & CARPENTER.

July.		For 14 bushels oats, and sack,	\$7.80
	31.	10 barrels flour,	74.80
Nov.	29.	½ bu. peanuts, and sack,	1.73
			<hr/>
			\$84.33

EAGLE CHEMICAL CO.

Aug.	6.	For 1 barrel “Eagle Mill powder,”	\$28.50
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E. T. JAMES.

1883.

Aug.	3.	For hack,	\$5.25
		horse stabling, baiting, and	
		hire,	9.75
			<hr/>
			\$15.00
		Cr. by $\frac{1}{2}$ bushel cucumbers,	.50
			<hr/>
			\$14.50

ELMER O. DUKE.

1883.

Aug.	25.	For 11 days' labor,	\$8.60
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S. L. FOGG.

May.		For 1 lot of manure,	\$5.00
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N. P. KIDDER.

Aug.	30.	For dog license,	\$1.00
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H. A. GAGE.

Sept.	12.	For 1 horse-power, with fodder-shredder and lifter,	\$100.00
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JAMES R. CARR.

July	16.	For 3 days' labor painting,	\$6.00
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S. A. FELTON & CO.

		For scrub-brushes,	\$1.00
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A. C. WALLACE.

1883.

Aug.	21.	For 1,009 feet birch fl. boards,	\$13.65
Sept.	10.	2,192 feet spruce,	38.98
	20.	1,505 feet birch boards, kiln dried,	\$35.18
			<hr/>
			\$87.81

EZRA A. DAY.

1883.

Sept.	17.	For 34 pairs boys' boots and shoes,	\$51.67
	5	“ girls’ “	8.11

Oct.	13.	For 43 pairs boys' boots and shoes,	\$75.83	
March 31.		1 pair rubber boots, 1 pair grain boots,	5.50	
				<hr/> \$141.11

ALLEN E. DAY.

1883.

June	1.	For linen thread,		\$1.90
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A. B. SMITH.

1883.

June	25.	For verbenas, pansies, &c.,		\$3.20
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HEAD & DOWST.

1883.

April	13.	For 1,015 ft. hemlock and spruce,	\$14.74	
May	15.	fence-boards, &c.,	13.60	
June	19.	668 feet spruce timber,	10.57	
Dec.	22.	chestnut plank, joist, and timber,	10.85	

1884.

Jan.	5.	1,004 ft. hemlock boards, 108 feet, 2 x 3 joist,	16.28	
	11.	1,011 ft. match. spruce boards, 206 feet matched pine,	22.34	
			<hr/> \$88.32	

Cr. By 362 pounds carrots, 4.53

\$83.79

O. P. STONE & CO.

1883.

March	3.	For 3 quarts oysters, 2 pounds crackers,	\$1.29	
May	12.	10 pounds hadd., $3\frac{3}{4}$ pounds salmon, 50 pounds cod,	4.04	
June	8.	4 boxes berries, $5\frac{1}{2}$ pounds steak,	1.88	
	15.	40 pounds cod, $6\frac{3}{4}$ pounds halibut,	3.17	
	22.	10 pounds halibut, 3 boxes strawberries, 1 dozen lemons,	2.56	

June	29.	For 14 pounds mackerel, $6\frac{1}{2}$ pounds halibut, 9 pounds steak,	\$3.93	
Aug.	10.	box peaches, 2 dozen eggs,	.70	
Oct.	19.	halibut, 4 qts. cranberries, 12 pounds sweet potatoes,	2.59	
	30.	$14\frac{3}{4}$ pounds chicken, $26\frac{1}{2}$ pounds turkey, 11 pounds roast beef,	12.76	
			<hr/>	
			\$32.92	
Cr. By onions, peas, and cucumbers,			24.07	
			<hr/>	\$8.85

WM. H. VICKERY.

For sharpening shears, repairing locks and keys,	\$7.05
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J. H. CRAM.

For shoeing horses from May to December,	\$10.25
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DARWIN A. SIMONS.

1882.

Sept.	22.	For 12 chimneys, 1 doz. wicks,	\$1.16
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1883.

July	12.	3 sets knives and forks, 1 soap dish,	3.95
		$3\frac{1}{2}$ doz. plates, 1 doz. teas, 2 plat-	
		ters, scallop dishes,	8.98
Sept.	6.	burners, wicks, and chimneys,	3.57
		$1\frac{1}{2}$ doz. 2-qt. jars, 1 doz. chimneys,	
		1 doz. wicks, &c.,	3.05
Nov.	10.	2 spring beds, 1 lamp (\$5.00),	7.50
			<hr/>
			\$28.21

Cr. By making pillow ticks and reseating rocker,	1.50	
	<hr/>	\$26.71

CHAS. T. ALLEN & Co.

		For 4 $\frac{3}{4}$ gals. oys., 15 lbs. crackers, from Mar. 31, to Apr. 28,	\$8.34
May.		17 $\frac{1}{2}$ lbs. hadd., 7 $\frac{1}{2}$ lbs. steak, 12 mack., 2 doz. banan.,	4.40
June.		34 lbs. mack., 10 $\frac{1}{4}$ lbs. sal., 12 bananas, apples,	7.36
July	21.	13 $\frac{3}{4}$ lbs. steak, 1 water-melon,	2.74
	24.	10 $\frac{3}{4}$ lbs. halibut, 6 lbs. sausage, 10 $\frac{3}{4}$ lbs. roast, 1 melon,	6.19
		apples, corn, cantelope, 6 $\frac{1}{2}$ lbs. steak,	2.55
Aug.	2.	35 $\frac{7}{8}$ lbs. fowl, 7 $\frac{7}{8}$ lbs. steak, 1 melon, 1 doz. banan.,	10.19
	11.	6 lbs. mackerel, blueberries, peaches, &c.,	4.43
	25.	8 $\frac{1}{4}$ lbs. halibut, 6 lbs. sweet pota- toes, 6 lbs. steak,	2.44
Sept.	21.	7 lbs. salt pork, 6 $\frac{1}{2}$ lbs. steak, grapes,	2.64
	29.	6 qts. oysters, crackers,	3.00
Oct.	3.	21 lbs. steak,	3.36
	6.	2 gals. oysters, 6 lbs. crackers,	3.80
	15.	4 lbs. sausage, 22 lbs. fowl,	4.48
Dec.		1 $\frac{3}{4}$ gals. oysters, 7 $\frac{1}{2}$ lbs. crackers,	3.64
		3 $\frac{1}{4}$ gals. oysters, 9 lbs. crackers, from Jan. 12, to Mar. 15, '84,	5.60
			<hr/> \$75.16

A. F. PERRY.

		For prescriptions,	\$1.90
		slip. elm, ess. checkerberry, St. Jacobs Oil,	1.17
Nov.	5.	$\frac{1}{2}$ pt. arnica, 1 qt. witch hazel, 10 lbs. clothes line,	1.60
Dec.	21.	Dover's powder, insect powder, 1 $\frac{1}{2}$ lbs. powdered borax,	1.23
Jan.	7.	1 $\frac{1}{2}$ lbs. insect powder, 1 bottle Hop Bitters,	1.60

Jan.	28.	For 6 qts. muriatic acid, carbolic acid,	
		2 lbs. linseed,	\$1.65
		1 gal. alcohol, syr. senega, quinine	
		pills,	3.88
Feb.	24.	1 qt. best whiskey, 1 oz. tr. iodine,	1 50
		15 prescriptions,	6.62
			<hr/> \$21.15

D. A. PARKER & SON.

Aug.	21.	For 1 M hemlock plank, 240 hemlock	
		joists,	\$13.88
		2 M hemlock boards,	22.00
1884.			
March.		185 cords 2½ ft. wood,	630.06
			<hr/> \$665.94

HUBBARD & LULL.

July	19.	For 3 lbs. fly powder, sponge, 1 qt.	
		witch hazel, bird seed,	\$2.70
Oct.	8.	1 barber's comb, 1 box salve,	1.10
			<hr/> \$3.80

KENDALL & LADD.

1883.			
Oct.	1.	For Weekly Budget for 1 year,	\$2.00

A. L. N. ROBERTSON.

		For 4 days and 8 hours' labor and	
		team,	\$13.50
		filing saws &c.,	4.65
			<hr/> \$18.15

NEW HAMPSHIRE FIRE INSURANCE CO.

Oct.	19.	For insurance on buildings for 1 yr.,	\$157.50
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FRANK E. CILLEY.

		For 25¼ cords of wood,	\$98.47
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JAMES E. KNOX.

		For pasturing cattle,	\$30.00
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CLARK M. BAILEY.

Oct.	29.	For 6 oak clothes baskets, 6 lbs.	
		mattress twine,	\$4.51

C. W. BUTLER.

Oct. 29. For 8 pieces mattress binding, 5 M leather tufts,	\$4.20
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SAMUEL BOYCE.

For 7041 lbs. meadow hay,	\$38.08
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J. W. PEPPARD.

Aug. 3. For returning boy,	\$8.00
travelling expenses of trustee,	12.00
	<hr/> \$20.00

J. C. RAY.

For 1 bay horse,	\$250.00
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PITKIN & THOMAS.

Oct. 4. For 87 boys' jackets, 2 navy caps,	\$175.31
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WOODS, PERRY, COOK & CO.

Oct. 30. For 98½ yds. flannel,	\$16.55
578¾ yds. ticking,	63.67
373 yds. cotton cloth,	30.86
6 doz. pairs boys' hose,	11.10
1 doz. Jersey shirts,	23.90
22 pairs grey blankets,	64.53
	<hr/> \$210.61
Discount,	4.63
	<hr/> \$205.98

CHAS. BUNTON.

For shoeing oxen in Dec., Jan., Feb. and Mar.,	\$7.50
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E. BARNARD.

Nov. 12. For 4 bbls. apples,	\$15.32
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GEO. B. GRIFFITH.

Nov. 15. For 1 copy "New Hampshire Poets,"	\$3.25
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J. E. JONES.

Nov. 5.	For 130 $\frac{3}{4}$ yds. Plymouth fancy cassimere,	\$162.97
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ALBERT J. THORN.

Nov. 23.	For tacking 115 mattresses and 100 pillows,	\$31.30
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HARDY & CO.

June 6.	For 6 boxes berries,	\$.84
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EDWIN KIDDER.

Nov. 27.	For 93 lbs. beef,	\$9.30
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N. T. SAFFORD.

Dec. 4.	For 3 bbls. apples,	\$7.50
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ARETUS BLOOD.

Dec. 4.	For 2 $\frac{3}{4}$ cords manure,	\$16.50
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JOHN C. RAY.

Nov. 5.	For pasturing oxen 22 weeks,	\$16.50
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WESTERN UNION TELEGRAPH CO.

For telegraphing from Jan. 1 to Dec. 1, 1883,		\$2.29
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JOHN D. PATTERSON.

For 1 calf (\$5.00), four cords manure,	\$29.00
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BENJ. F. PHILBRICK.

1882.

Aug. 26.	For taking care of cattle,	\$1.50
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M. F. DODGE.

Nov.	For 43 gals. cider,	\$5.37
	gravel, stone, &c.,	7.63
		<hr/> \$13.00

N. MITCHELL.

Dec. 11.	For 1232 lbs. straw,	\$9.24
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GEO. W. NICHOLS.

Dec. 13.	For repairs on sewing machines, 1 doz. needles,	\$7.51
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DAVID SARGENT.

1883.

Dec. 16.	For 222½ lbs. beef,	\$15.57
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HUNKINS & WILSON.

Dec. 12.	For steam piping,	\$13.25
	1 Brown's patent radiator,	10.50
		<hr/> \$23.75

P. O. WOODMAN.

	For 6 lbs. onion seed,	\$9.00
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GEO. S. HOLMES.

Dec. 24.	For 17 work-baskets,	\$2.00
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CHAS. W. COLBY.

Dec. 24.	For 1 copy "Treasures of Prose World,"	\$3.50
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A. H. LOWELL.

Dec. 20.	For 8 grates,	\$2.28
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L. B. BODWELL & Co.

	For 4380 lbs. stove coal,	\$14.78
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R. D. GAY.

	For 2 gro. bunches mattress binding,	
	1 cord and tassel,	\$3.00

BARNARD & PIKE.

Dec. 7.	For shaft springs, bolts, &c.,	\$2.00
1884.		
Jan.	1 bank beam (\$2.50), black- smith repairs,	6.75
Feb.	making braces to cart, new cart bed,	6.00
March.	repairs,	1.70
		<hr/> \$16.45

T. W. RICHARDS.

Sept. 3.	For 308 lbs. beef, 40 lbs. lamb,	\$24.75
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COBURN & WHITMAN.

Dec. 14.	For 1½ doz. cardigans,	\$21.75
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MOREY & SMITH.

Nov. 10.	For 18 doz. lamp chimneys,	\$9.30
	1½ doz. Vesta lanterns, 2 doz. burners,	7.50

1884.

Mar. 19.	6 doz. 7-inch plates, 11 doz. goblets (\$6.05),	9.35
	2 cases, 1 box, 2 bbls.,	1.50
		<hr/> \$27.65

SEARS & Co.

Dec. 11.	For 1 box pepper, 1 box L. M. raisins,	\$5.50
	1 keg soda (\$5.32), 1 box pure cream tar.,	9.82
	100 lbs. pollock (\$4.00), 40 lbs. Rio coffee, carting (25 cts.),	13.05
		<hr/> \$28.37

W. H. HEATH & Co.

Dec. 17.	For 3½ lbs. insect powder, Alcock's plasters (75 cts.),	\$2.38
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1884.

Feb. 18.	1 lb. goose oil, 1 qt. arnica, car- bolic soap,	1.75
		<hr/> \$4.13

AMSDEN BARNARD.

	For 5 lbs. apples,	\$19.50
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C. H. HILL & Co.

Apr. 13.	For 2754 lbs. bran, 1 cask lime (\$1.15),	\$33.09
Dec. 29.	28¼ bu. oats,	27.96
	2086 lbs. middlings, 25 sacks,	31.29

1884.

Jan. 30.	For 1865 lbs. bran,	\$19.58	
Mar. 13.	10 bags meal, 1 bag rye meal,	14.10	
	14½ bu. best oats, 5 bags cr.		
	corn (\$6.25),	13.31	
18.	9 sacks, 1800 lbs. M. W. W.		
	bran,	21.60	
	57 bu. and 31 qts. oats,	28.98	
		<hr/>	
		\$189.91	
	Cr. By 15 bu. and 30 lbs. rye,	11.65	
		<hr/>	\$178.26

WESTON & HILL.

Nov. 5.	For 3¼ bales batting,	\$27.62	
16.	46½ yds. ticking,	7.44	
		<hr/>	\$35.06

N. C. GARLAND.

Dec. 31.	For bill rendered,	\$159.80	
1884.			
Jan. 4.	28 lbs. turkey, 6½ halibut, 40		
	lbs. cod,	9.86	
19.	1 gal. oysters,	1.10	
25.	40 lbs. cod, 10 lbs. halibut,	4.40	
Feb. 2.	21¾ lbs. chicken, 2 doz. eggs,	5.15	
8.	43 lbs. codfish,	2.15	
22.	40 lbs. codfish, 11 lbs. halibut,	3.36	
29.	41½ lbs. haddock, 12 lbs. halibut,	3.88	
Mar. 5.	5½ lbs. steak, 9 lbs. halibut, 3¼		
	lbs. sausage,	3.31	
14.	40 lbs. codfish, 24 lbs. haddock,	3.80	
22.	1 gal. oysters, 4 lbs. crackers, 3		
	lbs. steak,	2.28	
		<hr/>	
		\$199.09	
	Cr. By cabbage, potatoes, &c.,	131.43	
		<hr/>	\$68.66

WM. W. HUBBARD.

For 47 hours' labor, matching hard-		
wood floor,		\$23.50

DENNIS KERWIN.

Oct.	1.	For killing hog,	\$1.25
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FELLOWS & GOODWIN.

		For repairs on wagon, irons, bolts, &c.,	\$3.25
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E. M. SLAYTON.

1883.

Apr., May.	For 2 cheeses,	\$16.02
June 23.	1 case apples,	8.50
Jul., Sept.	2 cheeses,	11.57
	butter, lard,	12.78
Oct. 30.	1 cheese,	7.28
Nov. 27.	111 lbs. turkey,	17.76
Dec. 5.	1 bag M. beans,	7.23

1884.

Jan. 5.	1 cheese,	7.00
18.	1 bag pea beans,	9.48
28.	1 tub lard,	6.40
		<hr/> \$104.02

J. HODGE.

Jun. 19.	For 20 ft. oak, 3 hours' labor,	\$ 1.90
Jul. 12.	6 window-blinds,	4.80
Aug. 13.	80 ft. matched bds., 36 ft. chestnut, 1 hour's labor,	3.06
Sept. 1.	1000 ft. maple, kiln-dried, and planed,	45.00
	16 $\frac{1}{4}$ hours' labor,	9.74
	98 parting-beads, 36 window-bands,	4.85
Nov. 15.	400 ft. hemlock, 410 ft. chestnut plank, 120 ft. pine,	15.94
17.	3 hours' labor, 1 window frame,	2.20
Jan. 5.	28 ft. 2 in. sapling, 100 ft. ovals, 4 ft. maple,	2.02
16.	267 ft. 2 in. ash, 56 ft. sap., 29 ft. Georgia pine, 1 B. blind, labor,	17.19 6.70

Jan. 29.	For 420 ft. matched bds., 151 ft. maple bds.,	\$16.04
Mar. 7.	48 ft. ovals, 1 sash, 9 lt. with grd. glass,	2.63
	216 ft. sap., 70 ft. Scotia, 18 ft. oak, 1 window frame and glass,	9.88
		<hr/> \$141.95

KIMBALL & GERRISH.

1884.

Feb. 19.	For 1 wool-skin,	\$1.50
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THOMAS DANA & Co.

Feb. 5.	For 63 bbls. flour,	\$378.00
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Y. M. C. A.

Feb. 25.	For religious services,	\$150.00
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JOHN W. FOSS.

Feb. 14.	For clipping horses,	\$4.00
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GEO. P. PRESCOTT.

Mar. 4.	For 3 Berkshire shoats,	\$24.00
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MCQUADE BROS.

Mar. 6.	For $\frac{1}{2}$ box soap (\$3.50), lemons,	\$4.60
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W. H. H. COLBY.

Mar. 1.	For 2 bags meal,	\$2.80
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A. P. PILLING.

1884.

Mar. 7.	For $10\frac{1}{2}$ bu. beans,	\$29.92
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S. F. COLCORD.

Feb. 28.	For digging grave for Chas. Gasper & Co.,	\$4.00
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A. P. OLZENDAM.

Jan. 19.	For 8 doz. boys' woollen socks,	\$12.00
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BLAISDELL & PERKINS.

1883.

Nov. 28. For 42½ lbs. turkey, 1 pk. apples,	\$12.30
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M. LANE & SON.

Mar. 18. For 8½ cords manure,	\$51.00	
Cr. By 5 bbls. onions,	11.00	
	<hr/>	\$40.00

SAMUEL BURNHAM.

For 2 bbls. apples,	\$4.00
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MAXWELL & CAMPBELL.

For grinding 180 bu. corn,	\$10.80
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R. H. WHITE & CO.

Mar. 25. For 12 shirts (\$6.00), 2½ yds. curtains,	\$9.13
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CHAS. H. FIFIELD.

For labor in boys' kitchen, 18 days,	\$15.00
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WOODS, PERRY & CO.

Mar. 1. For 431¼ yds. cassimere,	\$107.81	
8 doz. braces, job lot,	17.00	
23¼ doz. socks,	41.56	
57½ yds. T. red damask,	14.95	
96 yds. 48-inch cotton,	12.48	
	<hr/>	
	\$193.80	
Discount,		\$1.89
	<hr/>	184.62

PEARSON & WALLACE.

Feb. 26. For coffin, plate, and box for Chas. Gasper,	\$20.00	
robe and laying out body,	6.50	
carrying body to Candia,	6.00	
	<hr/>	\$32.50

E. E. STANYAN.

Mar. 31. For 358 lbs. beef,	\$25.06
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WHEELER & WILSON M'F'G CO.

Mar. 10.	For rep. Davis machine, 6 spooler rubbers, 1 doz. needles,	\$2.60	
18.	1 gal. oil,	1.50	
		<hr/>	\$4.10

MICHAEL SHINE.

1884.			
Jan. 10.	For 6 days' labor,		\$6.00

J. W. C. PICKERING.

1883.			
Nov. 1.	For 1 coat (\$2.50), 1 overcoat (\$7.50),		\$10.00

JOEL LUND.

1884.			
Jan. 11.	For 320 lbs. straw,		\$2.24

S. C. FORSAITH & Co.

Jan. 1.	For boiler repairs,		\$2.60
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J. S. PAINE.

1884.			
Dec. 15.	For 100 spring beds, 1 desk (\$14),	\$101.50	
	1 lounge, 4 yds. mats (50 c.),	25.50	
		<hr/>	\$127.00

G. LAMKIN & Co.

Jan. 17.	For 11 pairs boys' shoes,	\$21.25	
	22 pairs girls' boots,	28.25	
25.	1 lot boots and shoes,	25.55	
		<hr/>	\$75.05

A. M. BATES.

Jan. 17.	For 1 double sleigh,		\$90.00
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W. D. LADD & Co.

1883.			
Dec. 27.	For $\frac{3}{4}$ bbl. family crackers,		\$3.00

MANCHESTER AXE CO.

1884.			
Feb. 6.	For 1 doz. axes, $\frac{1}{2}$ doz. axe handles,		\$8.62

O. H. A. CHAMBERLEN.

Feb.	8.	For subscription to <i>Analecta</i> ,	\$1.75
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JOHN CAVANAUGH.

Nov.	1.	For 228 lbs. excelsior,	\$2.28
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DARWIN M. POORE.

1883.

Aug.	27.	For 1 doz. lemons, 5 lbs. candy, 1 melon,	\$1.01
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MOORE & PRESTON.

1884.

Jan.	22.	For 4085 lbs. egg coal,	\$15.32
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CUMNER & Co.

Jan.	23.	For 8 doz. shirt lacings,	\$4.80
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E. R. COBURN.

		For 6 Speakers, 1 ream paper, 1 box rubber bands, 1 qt. ink,	\$2.80
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LIST OF INCIDENTAL EXPENSES.

1883.

Apr.	8.	Expenses to Boston and Gardner,	\$6.72
	13.	Mr. Hackett, for mending wagon seat,	.75
	15.	Expenses to Roxbury,	3.50
		Horse-car tickets,	1.00
	16.	Expenses to Goffstown,	1.15
	20.	Calvin Dolbeer, for eggs,	.57
	23.	P. C. Cheney & Co., for paper,	.40
	26.	Henry W. Brown, for night-watching,	3.00
May.	9.	John Locklin, for setting hedge,	4.00
	12.	Wm. Shepard, for baiting two horses,	1.00
	17.	Honey,	1.00
	19.	Calvin Merrill, for horse liniment,	1.00
	22.	Expenses to Boston,	3.62
		Binding awls,	.70
		Wheeler & Wilson Co., for rep. machine,	1.50

May	29.	Expenses to Concord,	\$1.00
June	1.	E. O. Abbott, for flags,	1.00
	4.	Mr. Dow, for apples,	1.85
	5.	C. P. Trickey, for blank-book,	.25
	7.	Expenses to Weare,	.75
	8.	Expenses taking cattle to pasture,	1.50
	12.	Expenses to Boston,	7.00
	14.	M. Dodge, for eggs,	.50
	20.	Horse-car tickets,	1.00
		Tickets for boys to "Forepaugh's,"	9.50
	21.	Expenses to Concord,	1.00
	27.	R. F. Rollins, for tedder teeth,	.90
	28.	Lunch,	.35
		Postage stamps for qr.,	11.88
		Car-fare for discharged inmates for qr.,	22.15
		Boys' extra work,	15.19
Jul.	10.	Cherries,	1.00
	19.	Screens,	.60
	22.	Gold-fish and bowl,	2.50
	26.	Subscription to <i>Springfield Republican</i> ,	2.00
		For boys' treat at Massabesic,	2.00
	28.	Expenses to Goffstown,	.50
		Thread,	.35
Aug.	9.	Apples and peaches,	1.35
	22.	Expenses to Concord,	1.00
Sept.	1.	Horse liniment,	.50
	3.	Entries to N. E. fair,	10.50
	14.	H. Russell, for musical entertainment,	5.00
		Peaches,	3.50
	18.	Tickets for boys to "Josh Whitcomb,"	1.75
		Inmates' car-fares during qr.,	8.75
		Inmates' extra work,	17.67
		Postage stamps during qr.,	11.00
Oct.	11.	P. C. Cheney & Co., for paper,	.60
	12.	Hill & Co., express,	.25
	18.	Mileage ticket,	20.00
	23.	Shirt pattern,	.30
	27.	Willard Johnson, for $\frac{1}{2}$ bu. chestnuts,	1.75
Nov.	7.	Expenses to Boston,	4.00

Nov.	13.	J. Brown, for horse-keeping,	\$.50
	14.	Expenses taking calf to Henniker,	4.75
	21.	Horse-keeping,	1.50
	26.	Tickets for boys to Y. M. C. A. entertainment,	4.20
		J. B. Jones, for desk,	.50
	27.	Table-cover,	2.25
Dec.	11.	Expenses to Boston,	7.00
	12.	Expenses to Gardner,	7.05
	14.	S. G. Bonney, for book, "Our Home,"	2.25
		Expenses to Boston and Exeter,	8.83
	20.	Expenses to New York,	12.30
	27.	Umbrella,	1.50
	29.	Tickets for boys to entertainment,	.70
		Inmates' car-fares during qr.,	19.29
		Inmates' extra work during qr.,	9.65
		Postage stamps during qr.,	9.80
Jan.	10.	S. L. Fogg, for 1 Brahma fowl,	.80
	17.	Expenses to Boston,	3.47
	25.	Expenses to Boston,	3.50
Feb.	6.	Sewing-machine needles,	.50
	9.	Three China eggs,	.20
		Cavanaugh Bros., for horse-blanket,	1.00
	16.	Horse-shoeing,	.80
	22.	Expenses getting F. Bell,	10.90
	28.	Expenses to Candia,	1.50
Mar.	14.	Hat for boy,	1.25
	16.	Tickets for boys to "Orphans' Concert,"	1.75
	18.	Oil-can,	.35
		Preston & Moore, for measuring manure,	.75
	25.	Expenses to Boston,	6.75
	31.	Cyrus Dean, for repairing clocks,	1.50
		Postage stamps during qr.,	12.62
		Extra work during qr.,	5.56
		Inmates' car-fares,	1.50

ANNUAL REPORT

OF THE

STATE NORMAL SCHOOL

OF

NEW HAMPSHIRE.

JUNE, 1884.

CONCORD, N. H.:

PARSONS B. COGSWELL, PUBLIC PRINTER.

1884.

BOARD OF TRUSTEES.

REV. GEORGE B. SPALDING, D. D., <i>Pres.</i> ,	Manchester.
CHARLES A. JEWELL, <i>Sec. and Treas.</i> , . . .	Plymouth.
HIS EXCELLENCY SAM'L W. HALE, . . .	Keene.
HON. JAMES W. PATTERSON, . . .	Hanover.
HON. HOSEA W. PARKER, . . .	Claremont.
REV. DANIEL C. ROBERTS, . . .	Concord.
WILLIAM E. BUCK, . . .	Manchester.

REPORT OF THE TRUSTEES.

To His Excellency the Governor and the Honorable Council of the State of New Hampshire :

The report of the Trustees of the Normal School is respectfully submitted.

The school has continued its work through the past year without interruption, and with excellent results. It is true that the numbers in attendance have been small, as compared either with the catalogue of some "academies," or with that of an older school in a larger state. It is even true that the number has been small as compared with what it ought to be. That fact has been made a point of criticism, as though pupils stayed away through some fault of the school. Now the fact is, that it is an uncommonly good school, with unsurpassed facilities, with a principal who is highly distinguished among educators, and a staff widely and favorably known.

Its situation is beautiful, healthful, and accessible. In every respect, except one, the school is prepared to challenge comparison with any other of the kind in America. The one exception is in the matter of resources. The state of Massachusetts expended last year \$67,151 upon her normal schools. We are not prepared, nor called upon as a state, to try to reach such subsidy as that, but it is worth while to note the fact when comparing the quality of the schools and the instruction.

Our lack of pupils is distinctly not the fault of the school, for its curriculum, the history of its work, and the present condition of its force and equipment, are all of a character to attract attention and inspire confidence. There are reasons outside the school. One is, that our school committees are but just waking

up to the importance and value of professional training for their teachers. Graduating at a normal school has not hitherto been a passport to preferment sufficiently sure to encourage the necessary investment of money and time on the part of teachers. With change of opinion and practice in this particular in our own state, and with realization of the high standard of the school, we shall see improvement in this particular of attendance. It is fair to call attention to the fact, brought out in previous reports, that the endeavor of the management has been to make the school so thoroughly professional in its character as to take it clearly out of competition with the academies and other high grade schools of the state. This has reduced the "constituency" of the school, and consequently its numbers. Yet twenty-one graduates in one year is a good showing.

The schools of the village, which serve as model schools for the demonstration of methods in actual service, have been regraded, and are developing under the enthusiastic labors of Dr. Rounds and his corps of teachers in a most gratifying sort. Those whose children are in the schools have expressed their gratification.

We bear witness with great pleasure to the worth and ability of the new principal, whose energy is untiring, and whose experience qualifies him especially for the duplex duties of principal of the normal school, and director of the appended graded schools.

The retirement of Miss Reed from the school is a source of sincere regret. The public has become sufficiently well acquainted with her and her methods, and her uncommon powers as an instructor, to share with us in this regret, and to follow her, as we do, with congratulations upon her promotion and best wishes for her success. Our narrow resources become an element of weakness when they deprive us of the services of such educators, by putting it out of our power to compete with more fortunate institutions in the payment of salaries large enough to retain the best talent. Miss Reed stayed with us for more than a year, at considerable sacrifice, from simple loyalty to the enterprise. We are under great obligation to her.

The death of Miss Gerow was a sorrowful incident of the year. She had developed very considerable powers as a

teacher, and had the confidence and esteem of the principal and of all others with whom she had to do.

We finish the year with an incomplete staff, partly because it is a bad time of year to secure the services of such teachers as we want, partly from the necessities of our financial situation.

The treasurer's report, herewith submitted, shows an estimated deficiency of \$797.96. This is accounted for by the fact that when the bill of 1881, which made a special appropriation for the school, was on its passage, it was so amended as to reduce the proposed amount from \$5,000 to \$3,500. This was done without corresponding amendments in those clauses which indicated the work to be done. This obliged us to use money from the annual appropriation, and to reduce expenses in every possible direction. One of our devices was to figure out an estimate covering two sessions of the general court, whereby we hope to so economize as to cover the deficiency before the next biennial report. The last year, as the report shows, has not been favorable, but our estimates of economies, rather than of expenses, for the coming year give fair promise of success in this endeavor.

According to the terms of the law of 1883, the teachers have taken part in institutes in various places, for particulars of which you are respectfully referred to the report of the Superintendent of Public Instruction.

C. C. Rounds, PH. D., came to us from the leading normal school of Maine, and as principal of our school has more than justified the high recommendations which introduced him to us. His report is herewith submitted, and will be found full of interest as a history of the year in the school, and abounding in wise suggestions.

In every respect but that of numbers the school has justified the expectations of its most ardent friends, and we feel warranted in the hope that with better acquaintance with the school and its admirable work, and with a higher appreciation of and demand for professionally trained teachers, the number of pupils will be increased.

The boarding-house, under the immediate supervision of the principal, and with the excellent management of Mrs. Wells, the housekeeper, has continued to be a comfortable and even

attractive home for the members of the school. A more modern and complete building is greatly to be desired, but the one we have has been put to the best possible use. We have been free from grave cases of illness, save that of Miss Gerow, whose fatal disease arose from exposure to the malarious influences of a very different latitude.

We thank God, and take courage for the future of the school.

Much has been said about the removal of the school to some larger and more central place. The question is one that abounds with difficulties, and we refer it to the wisdom of the legislature, inasmuch as it is not in our province to determine the same. Wherever situated, the life and efficiency of the school must depend in large measure upon the material and moral support of the commonwealth.

GEORGE B. SPALDING,
CHARLES A. JEWELL,
SAM'L W. HALE,
JAMES W. PATTERSON,
HOSEA W. PARKER,
DANIEL C. ROBERTS,
WILLIAM E. BUCK,

Trustees.

TREASURER'S REPORT.

RECEIPTS.

Balance from last year's report,	\$2.91
From state of New Hampshire,	5,000.00
John Mason, prudential committee of school-	
district No. 2, Plymouth,	1,313.48
tuition and other sources,	54.76
	<hr/>
	\$6,371.15

EXPENSES.

Deficiency from last year, bills paid,	\$746.68
Salary account,	4,602.50
Fuel,	418.19
Janitor,	308.50
Insurance,	138.75
Printing and advertising,	167.56
Repairs on heating apparatus,	290.15
Repairs on buildings,	154.10
Record books for Normal School,	19.50
Water rent,	25.00
Miscellaneous expenses,	173.18
Treasurer,	50.00
	<hr/>
	\$7,094.11

SALARY ACCOUNT.

Charles C. Rounds, services as principal to July 1, 1884,	\$2,000.00
Miss E. M. Reed, services as teacher for first half of year,	500.00

Miss Susie M. Cate, services as teacher during the year,	\$700.00
Miss Ella A. Gerow, services as teacher to March 29, 1884,	405.00
Miss Helen M. Cobb, services as teacher during the year,	360.00
Miss Hattie M. Springer, services as teacher during the year,	360.00
Miss Mary L. Clifford, services as teacher from February 16 to July 1, 1884,	237.50
Miss Iola Rounds, services as teacher, spring term,	40.00
	<hr/>
	\$4,602.50
Other expenses not included in the foregoing account, estimated to July 1, 1884,	\$75.00
Thus making a probable deficiency to be carried to next year's account of	\$797.96

CHARLES A. JEWELL, *Treasurer.*

Plymouth, N. H., May 1, 1884.

REPORT OF THE PRINCIPAL.

To the Trustees of the State Normal School :

I respectfully submit my first annual report since taking charge of this school.

The excellent work done by my predecessor, Mr. Warren, and his assistants, Misses Reed and Cate, is too well known in the state to need any commendation from me. Suffice it to say, that I have found here a body of pupils excellent in character, earnest in purpose, and of a high professional spirit.

The work of the year began with Miss E. M. Reed, critic teacher, and Miss Susie M. Cate and Miss Ella F. Gerow, assistants in the Normal School, Miss Helen M. Cobb, teacher of the High School, and Miss Annie F. Judkins, teacher of the Grammar School. After a few weeks of very successful work Miss Judkins was called home by illness in her family, and her place was filled by Miss Hattie M. Springer.

With the fall term, Miss Reed closed her connection with the school to take charge of the training school in New Haven, Conn. By her rare ability as a teacher, and her enthusiastic devotion to her work, she has exerted an influence upon the schools of New Hampshire which will continue long after her personal labors have ceased.

At the beginning of the spring term the primary school was divided. Miss Gerow took charge of the third and fourth years' work as teacher and critic, and Miss May L. Clifford entered the school in the same relation to the first and second years' work.

Early in the term the health of Miss Gerow began to fail, as a result of malarial influences to which she was subjected during her teaching in New Orleans last year, and in a few weeks she was forced to give up her school. About the middle of the

term she returned to her home in New York, and there she died May 11.

During her brief connection with the school she gained the high esteem of pupils and faculty and of the community by her ability as a teacher, and by the graces of a beautiful Christian character. To our personal bereavement in the loss of a very dear friend is added a public loss to the school and the state. Her place it will be very hard to fill.

For a few weeks preceding the recess, Miss Gerow's place was taken, during a college vacation, by Miss Iola Rounds. The training work in this grade was thus so far advanced that it has been possible, by the aid of the first class in the Normal School, to continue the school for the balance of this year without a teacher.

During the year a course of study has been established, extending through eleven years of school life, the last three years being spent in the high school. That the model schools in the various grades are working satisfactorily is shown by the large attendance, and by the general commendation of their patrons.

The facilities now offered by this Normal School for the training of teachers are in many respects unequalled in any school in New England. In the first term distinctively professional study and work begin, and continue throughout the course. The entire school system of the village being under the control of the Normal school, the means of illustrating methods of teaching in any branch of a public school course and in any grade are always at hand. During the first term of the second year, students begin their practice in teaching in the primary schools under the direction and criticism of teachers, and continue this work in the various grades—primary, grammar, and high—in connection with their studies, to the end of their course. Such training as this, with a course of study adapted to secure adequate scholarship, takes the place of years of unguided experience, and often makes all the difference between marked success and disastrous failure.

There were thirty-one pupils in the Normal School during the first term of this year. One of these, a member of the graduating class, was called home at the middle of the term, and returned in the spring term to complete her course. All but

two of those present during the fall term, besides the graduating class, returned in the spring term. The number in attendance this term is twenty-three.

Of the thirty-one in attendance in the fall term, nine graduated at the close of the term. Of these, only four were residents of New Hampshire; yet within a few weeks all were offered good schools, and all but one are now teaching in the state. Several applications for teachers have been received which could not be filled.

Of the twenty-three in attendance during the spring term, twelve graduate at the close of the term. Thus during the year twenty-one graduate. Of these, thirteen are residents of New Hampshire, six of Maine, one of Massachusetts, and one of Pennsylvania.

The fact that the school holds so strongly those who once enter, shows that the small attendance is not the fault of the school.

Nor is it due to a lack of appreciation of trained teachers: the demand for such is beyond our ability to supply. It is certainly not due to any lack in the character of the membership of the school, for the pupils which it has would honor any institution in the land.

It is largely due to the sympathetic and earnest efforts of the matron, Mrs. Wells, that the Boarding-Hall has furnished a very healthful and pleasant home to the young ladies of the school this year, and that the great advantages derived from residence in the hall have been conclusively shown. The conditions of health are better secured; the work is more easily done.

I renew a recommendation familiar in previous reports,—that an appropriation be made to finish and fit up the open room on the second floor of the school-house as a room for instruction in science. The school has valuable collections stored in boxes for want of a better place, and a laboratory is much needed.

Two hundred dollars could be profitably expended on the steam-heating apparatus, to correct defects which should never have been allowed to appear.

By coöperation with the village corporation the street on the south side of the school grounds should be widened so as to

give a sidewalk ; then fences should be so built as to cut off the public travel through the grounds.

A larger appropriation is needed for the support of the school. It costs as much to teach a small class as a large one, and a larger faculty is needed to render possible such a division of the work as is necessary to secure the best results.

I thank the Board of Trustees for the uniform kindness and consideration which I have received at their hands.

Respectfully submitted,

CHARLES C. ROUNDS,

Principal.

State Normal School, Plymouth, N. H., May, 1884.

FOURTEENTH ANNUAL
CATALOGUE AND CIRCULAR

OF THE

NEW HAMPSHIRE

STATE NORMAL SCHOOL,

1883-'84.

TEACHERS.

CHARLES C. ROUNDS, PH. D., PRINCIPAL.

MISS E. M. REED (Fall Term).

MISS SUSIE M. CATE.

MISS ELLA F. GEROW.*

MISS HELEN M. COBB, High School.

MISS ANNIE F. JUDKINS (Fall Term), } Grammar School.
MISS HATTIE M. SPRINGER, }

MISS MARY L. CLIFFORD, Primary School.

MRS. LYDIA M. WELLS, MATRON.

* Deceased.

GRADUATES—1884.

Name.	P. O. Address.	County.
Lulu L. Abbot.	So. Andover, Me.	
Flora M. Adams.	Plymouth.	Grafton.
Nettie M. Armstrong.	Plymouth.	Grafton.
Estelle M. Cobb.	Portland, Me.	
Kate G. Eastman.	Plymouth.	Grafton.
Mary A. Ford.	Lisbon.	Grafton.
Frances S. Forsaith.	Antrim.	Hillsborough.
*Ida J. Hardy.	Hopkinton.	Merrimack.
*Ladore J. Hilliard.	Acworth.	Sullivan.
*Elizabeth W. Lang.	Meredith.	Belknap.
*Ida M. Mintzer.	Philadelphia, Pa.	
*Ellen S. Mitchell.	Yarmouthville, Me.	
Elizabeth J. O'Neil.	Exeter.	Rockingham.
Minnie M. Perley.	Laconia.	Belknap.
*Grace E. Preston.	Natick, Mass.	
*Mary H. Robinson.	Brunswick, Me.	
Vincent E. Shea.	Greenland.	Rockingham.
*Gertrude J. Teague.	Norway, Me.	
Sarah J. Tuttle,	So. Durham, Me.	
*Christie C. Warden.	Hanover.	Grafton.
Ellen Young.	Colebrook.	Coös.

Total number, 21.

* Graduated January 15, 1884.

GRADUATES—1871-1883.

Name.	Residence.
Adams, Frank B.,	New London.
Adams, Oriana,	Northfield.
Allison, Flora G.,	Dublin.
Ambrose, Warren B.,	North Sandwich.
Archibald, Jennie C.,	Hinsdale.
Austin, Arzella E.,	Landaff.
Avery, Mary E.,	Alton.
Bailey, Cleora E.,	Manchester.
Baker, Carrie E.,	Rumney.
Baker, William D.,	Plymouth.
Beckley, Emilie E.,	Keene.
Beede, Hannah R.,	Centre Sandwich.
Bickford, Lucinda M.,	Orford.
Bill, Mahala L.,	Gilsum.
Blaisdell, Alice L.,	Campton.
Blanchard, Adelle,	Concord.
Blodgett, Fred C.,	Plymouth.
Bolles, Maria P.,	Winchester.
Brewster, Belle	Wolfeborough.
Brewster, Sarah,	Wolfeborough.
Briant, Mary S.,	West Newbury, Vt.
Brock, Hattie E.,	Plymouth.
Brown, Abbie M.,	Hanover Centre.
Buckminster, Lucy M.,	Keene.
Calley, Emma W.,	Plymouth.
Camp, Lucia E.,	Stowe, Vt.
Cartland, Jane S.,	Lee.
Carbee, Emma,	Woodsville.
Caswell, Mary C.,	Concord.
Cate, Emma G.,	Wolfeborough.
Chase, William A.,	Auburn.
Chase, Nettie M.,	Deerfield.

Name.	Residence.
Chase, Charles A.,	Rumney.
Cheney, Lennie E. A.,	Plaistow.
Cheney, Nettie B.,	Plaistow.
Child, William C.,	Bath.
Cilley, Flora F.,	Hill.
Clark, Sarah E.,	Pittsfield.
Clark, Fannie B.,	Plymouth.
Clark, Charles E.,	West Plymouth.
Clark, Jennie G.,	Auburn.
Clarke, Ida B.,	South Newmarket.
Clark, Cora M.,	Plymouth.
Clark, Irene S.,	Plymouth.
Clark, Clara T.,	Plymouth.
Clark, Ella A.,	Plymouth.
Clark, Myron J.,	West Plymouth.
Clay, Arzelia C.,	Grand Rapids, Mich.
Clement, Hetta L.,	Plaistow.
Clement, Mary A.,	Plaistow.
Clement, Anna G.,	Laconia.
Cobleigh, N. Florence,	Groveton.
Coffin, Charles L.,	Campton.
Connell, Mary E.,	Westfield, Vt.
Connell, Lilla M.,	Plymouth.
Cox, Mira C.,	Plymouth.
Cox, Emma W.,	Meredith.
Cummings, Carrie,	Plymouth.
Cutter, Sarah L.,	Keene.
Davis, Mary P.,	Bath.
Day, Fred N.,	Stratford.
Dodge, Lizzie E.,	Plymouth.
Dolloff, Marie A.,	Dorchester.
Donovan, John J.,	Plymouth.
Dorr, Ella M.,	Wolfeborough.
Dow, Annie H.,	Newmarket.
Dow, Isophene A.,	South Newmarket.
Drake, Charles E.,	West Plymouth.
Drake, Clara G.,	West Plymouth.
Dudley, Ariana S.,	South Brentwood.
Durgin, Mary E.,	Haverhill.
Eastman, Angie L.,	Orfordville.
Eastman, Jeanette O.,	North Conway.
Eaton, S. Florence,	Auburn.
Ewer, Jennie H.,	Corinth, Vt.
Ewer, Nat. B.,	Lee.

Name.	Residence.
Farwell, Ella M.,	Harrisville.
Fellows, Emma J.,	Centre Harbor.
Fellows, Jenny M.,	Suncook.
Ferrin, Mrs. Isabella,	Bridgewater.
Fowle, Sarah J.,	Pembroke.
Fowler, Sarah M.,	Concord.
Foye, Josie E.,	Rye.
French, Eva Q.,	Pembroke.
French, John M.,	Jeffersonville, Vt.
Fullsome, Helen A.,	South Tamworth.
Gault, Metta G.,	Suncook.
George, Cora,	Stowe, Vt.
Gilbert, Ella J.,	Keene.
Glidden, Nettie L.,	Claremont.
Goodwin, Ellen F.,	Franklin.
Gordon, Mary A.,	Thornton.
Gore, Elnora F.,	Wentworth.
Gould, Addie E.,	Antrim.
Gould, Alice,	Pelham.
Greely, Hattie F.,	Franklin Falls.
Haley, Seddie E.,	Wolfeborough.
Hall, Carrie E.,	Plymouth.
Handy, Amelia P.,	Hinsdale.
Hardy, Lucius M.,	Plymouth.
Harmon, Rosebrook E.,	Madison.
Harvey, Clara A.,	Nottingham.
Harvey, Kate E.,	Nottingham.
Hatch, Letta A.,	Tamworth.
Hayes, Etta,	Dover.
Hayes, Henry G.,	Madbury.
Hazeltine, Arthur S.,	Plymouth.
Hazeltine, Jennie E.,	Suncook.
Hazeltine, Martha F.,	Plymouth.
Heath, Cora L.,	West Plymouth.
Hersey, Mary A.,	Franklin.
Hersey, Ella,	Franklin.
Hinkley, Alice F.,	Langdon.
Hobson, Nellie M.,	East Brighton, Vt.
Hodgdon, Lillie K.,	Rochester.
Holmes, Belle M.,	Hopkinton.
Holt, Evelyn D.,	Pembroke.
Horn, Mattie A.,	Rochester.
Hough, Helen M.,	Lebanon.
Howard, Katie,	Orford.

Name.	Residence.
Howe, Ada E.,	Plymouth.
Hoyt, Hattie J.,	Meredith.
Hoyt, Herbert F.,	Lake Village.
Huckins, Addie E.,	Holderness.
Hull, Theresa A.,	Plymouth.
Hunt, Agnes C.,	Sandown.
Kelley, C. Belle,	Rumney.
Kelley, Sarah J.,	Claremont.
Kenniston, Charles M.,	Manchester.
Keyes, Fanny M.,	Ashland.
Keyes, Maggie H.,	Hinsdale.
Kinsman, Jane M.,	Plymouth.
Knowles, Ella E.,	Northwood Ridge.
Lane, Clara A.,	Epping.
Learned, Clara M.,	Chester.
Leverett, Caroline R.,	Plymouth.
Littlefield, Willis I.,	Campton.
Locke, Belle F.,	Great Falls.
Lord, Emma L.,	South Tamworth.
Lyman, Annie L.,	Exeter.
Mack, Vienna D.,	Gilsum.
Mann, Susan M.,	Benton.
Marshall, Flora S.,	Columbia.
Martin, Emma J.,	Bridgewater.
Martin, Nettie A.,	Andover.
Mason, Mary E.,	South Tamworth.
Mason, Harriet L.,	Keene.
Mason, George L.,	Moultonborough.
McAlvin, Annie J.,	Amherst.
McDaniel, Ella,	West Springfield.
McMurphy, Daniel,	Plymouth.
McQuestion, Gertrude I.,	Plymouth.
Meade, Helen M.,	Northwood Centre.
Melendy, Minnie S.,	South Fairlee, Vt.
Merrill, M. Emma,	Plymouth.
Merrian, Jennie M.,	Walpole.
Milton, Belle A.,	East Canaan.
Mitchell, Nettie F.,	Campton.
Mitchell, Frederica S.,	Manchester.
Morrison, Minnie J.,	Franklin.
Mosely, Lillian E.,	Canaan.
Moulton, Clara A.,	Thornton.
Moulton, Else A.,	Nashua.
Mussey, Ellen M.,	Dannemora, N. Y.

Name.	Residence.
Nims, Elizabeth,	Keene.
Nichols, Clara I.,	Haverhill.
Noyes, Laura E.,	East Haverhill.
Nutter, Mantie A.,	Effingham Centre.
Nutting, Mary E.,	Plymouth.
Nutting, Florence B.,	Plymouth.
Ockington, Ada M.,	Lancaster.
Page, Cora L.,	Campton.
Page, Emma V.,	Plymouth.
Palmer, Sarah R.,	Lisbon.
Parke, Cora L.,	Plymouth.
Pease, Abbie A.,	South Newmarket.
Peck, Ida M.,	Lancaster.
Perham, Orrie A.,	South Acworth.
Philbrick, Mary L.,	South Deerfield.
Pickering, Alma A.,	Newington.
Pierce, Addie F.,	Hollis.
Piper, Esther A.,	Colebrook.
Platt, Charles D.,	Stratford.
Pollard, Louise M.,	Brentwood.
Poor, Helen W.,	Derry.
Porter, Lucia A.,	Lancaster.
Prescott, Mary L.,	Concord.
Purmont, Ida M.,	Enfield Centre.
Purmont, Clara A.,	Enfield Centre.
Quimby, Ida M.,	North Sandwich.
Quinby, J. Langdon,	North Sandwich.
Remick, Etta T.,	Rye.
Richardson, Ella,	Lyndeborough.
Richardson, Ada M.,	Keene.
Robinson, Grace G.,	Plymouth.
Robinson, Annie J.,	Meredith.
Robinson, John E.,	Plymouth.
Robins, Ida M.,	Plymouth.
Rogers, Mattie M.,	Campton.
Rogers, Alice,	Orford.
Rollins, Frank H.,	Plymouth.
Ross, Mary E.,	Bath.
Russell, Frank P.,	Plymouth.
Russell, Florence M.,	Plymouth.
Sargent, Augusta C.,	Plymouth.
Sargent, Eliza,	Franklin.
Sargent, Mary A.,	Plymouth.
Sargent, Sarah M.,	Plymouth.

Name.	Residence.
Sargent, Stella B.,	Wilton.
Sawyer, Amanda L.,	Bath.
Sawyer, Sarah E.,	Webster.
Sevie, Annie M.,	Dorchester.
Small, Belle F.,	Amherst.
Smith, Mary L.,	Plymouth.
Spaulding, Effie M.,	Rumney.
Spaulding, Ella M.,	Rumney.
St. Clare, Benjamin F.,	Meredith.
Stevens, Anna M.,	Newmarket.
Stevens, Amelia A.,	Salisbury.
Stevens, Emma F.,	Rumney.
Stevens, Mabel,	Centre Harbor.
Stevens, George E.,	Deerfield.
Stevens, Mary E.,	Rumney.
Stevens, Sarah A.,	Great Falls.
Stevens, Sarah K.,	Brentwood.
Stoddard, Jenny M.,	Johnson, Vt.
Straw, Ella E.,	Claremont.
Strong, Emily,	Orford.
Strong, Mary,	Orford.
Stewart, Isabella,	Dover.
Swett, Etta M.,	Wolfeborough.
Taylor, Mary F.,	Nelson.
Thompson, Emma J.,	Keene.
Thompson, Nellie M.,	Hudson.
Thompson, Belle J.,	Hudson.
Tilden, Laura B.,	Keene.
Titus, Mattie J.,	North Haverhill.
Townsend, Jennie D.,	Dover.
Trickey, Charles H.,	Dover.
Tucker, Annie E.,	Plaistow.
Tucker, Emma L.,	Deerfield Centre.
Vittum, Charles W.,	Sandwich.
Walker, William E.,	Webster.
Washburne, Laura H.,	Orfordville.
Watson, Elizabeth I.,	Moultonborough.
Webb, Nellie F.,	Lancaster.
Weeks, Cora E.,	West Rumney.
Wells, Fred A.,	Plymouth.
Whidden, Clara E.,	Stratham.
White, Edwin H.,	Auburn.
Whitmore, Laura M.,	Wentworth.
Wiggin, Capitola L.,	Tuftonborough.

Name.	Residence.
Wight, Ida E..	Newport.
Wilder, Mary E.,	Keene.
Wilkinson, Annie H.,	South Newmarket.
Wyatt, Eva S.,	Rumney.
Young, Augusta S.,	Hill.
Young, Lillie L.,	Madbury.

The names of the graduates from both courses are here arranged in one list. It is requested that information in regard to errors, omissions, changes of name or of address, be sent to the Principal, that correct registration may be made. For several years there have been graduations only from the full course.

CALENDAR.

FOURTEENTH SCHOOL YEAR, 1884-'85.

1884.

First term begins Thursday, Sept. 4.

Recess, Nov. 8-17.

1885.

First term ends Tuesday, Jan. 6.

Second term begins Thursday, Feb. 19.

Recess, April 10-19.

Second term closes Tuesday, July 6.

CIRCULAR

OF

New Hampshire State Normal School.

LOCATION.

Plymouth, the location of the Normal School, is near the centre of New Hampshire, in the beautiful valley of the Pemigewasset, in the heart of the lake region of the state, and in the "gateway of the mountains." It is on the Boston, Concord & Montreal Railroad, 51 miles north of Concord and 124 miles from Boston. The railroad makes well-nigh perfect connections with all parts of the state, bringing the school within two hours of Concord, five hours of Dover by way of Newmarket Junction and Concord, four hours of Wolfeborough by way of the Weirs, three hours of Nashua, four hours of Lancaster, four hours of Claremont, four and a half hours of Lebanon, and five hours of Keene. There are two mails from the north and three from the south daily.

"Plymouth is a charming representative New England town, bright and busy all the year round, but especially attractive when the season of summer travel makes it the fair threshold of the hill region."—*Hand-Book of Northern Travel*.

The beauty of the village and its immediate surroundings, and its grand mountain views, have often attracted the attention of tourists and artists.

"In scenery, Plymouth is remarkable for the beauty of its meadows, through which the Pemigewasset winds, and for the grace of its elm trees. Even the hurrying and careless visitor will have his attention arrested here and there by a faultless one, standing out alone over its private area of shadow, seemingly an ever-gushing fountain of graceful verdure."—*Starr King*.

THE PURPOSE

of the school is defined in the law, which states that it is "established for the training of teachers for the common schools of the state," and prescribes that "instruction in said school shall be confined to such branches as will specially prepare the pupils to teach in said common schools, and to such as are usually taught in normal schools;" and, also, that "one course of study shall include all branches required by law to be taught in the common schools of New Hampshire, and the other course shall include higher branches."

Thus the work of the normal school includes instruction, in some degree, as well as training in methods of teaching. The basis of successful teaching must be scholarship, accurate in character, and of a range so far in advance of that of the pupil that the instruction, throughout its whole extent, may be complete and true. Such preparation alone will give that confidence in the teacher which is necessary to successful study; such a living example alone can arouse in the pupil that enthusiasm for the realization of a high ideal which incites to future advance.

Experience shows that those who come to the normal school with maturity of mind and character, advanced scholarship, and previous experience in teaching, most enthusiastically and profitably pursue the course of study, and derive most benefit from the professional instruction and training. Hence it is of great importance that applicants should come prepared in subject-matter as graduates of high schools, academies, and colleges are prepared. Failing that, the conditions of the law assure to pupils the supplementing of such attainments as they may have, the supplying of deficiencies by instruction in the branches of study prescribed in the statute by which the school was established; but it must be borne in mind, that, in the instruction in subject-matter, reference is constantly made to methods of teaching, and that the ability of the pupil to teach what she is taught is developed and tested by practice. The attainment of this ability is the objective point in the work of the school, and the ultimate test of results. The point of view changes the aspect and character of the work, and no department of the work of the normal school can be strictly called academic. An element is here, the omission of which annihilates the normal school and builds an academy on its ruins. This essential element is technical professional training. Academy, high school, and college can successfully build only on the basis of good teaching in the common school. The accumulated experience of half a century in the United States has shown with constantly increasing force that the normal school is a logical necessity in a free school system. It stands in the way of no other grade of educational institutions, but it

supplements the work of all, and in doing its work best it best serves all.

The studies essential to the comprehension of education as a science and an art, and the range of subjects which it is the prescribed function of the normal school to qualify its graduates to teach, are stated in the subjoined

COURSE OF STUDY.

to be completed in two years, arranged according to relation of subjects, and not to order of study:

Professional study. School organization and management; Psychology; History and science of education; Methods of teaching; Practice in teaching; School law of New Hampshire.

Language. Reading; Composition; Grammar; English Literature.

Mathematics. Arithmetic; Book-keeping; Algebra; Geometry.

Natural Science. Physics; Chemistry; Physiology and Hygiene; Mineralogy; Botany; Zoölogy; Geography, mathematical, political, and physical.

Miscellaneous. History; Civil government; Writing; Drawing; Singing.

The subjects taken the first term are English composition, geography, school organization and management, geometry, and physics.

Common-school studies are taken up mainly as thorough reviews of the pupil's previous attainments. The amount and character of the work are more fully shown in the subjoined

ANALYSIS OF THE COURSE OF STUDY.

PROFESSIONAL STUDY.

(1) Study of best methods of construction and furnishing of school-houses, and of modes of organization, gradation, and management of schools.

(2) General study of facts and laws of mental growth and action, and detailed consideration of modes of intellectual action, with special reference to correct methods of culture.

(3) Principles of the science of education, and comparative and critical study of methods of teaching the various branches, with constant reference to the principles of education.

(4) History of education in general outlines, in the most interesting and fruitful reforms accomplished, and in the lives of educational reformers, as Comenius, Rousseau, Pestalozzi, and Froebel.

TRAINING.

(1) Class recitations before the school, criticised as recitations by students and teachers.

(2) Preparation of written analyses and plans of lessons, according to schemes and models previously explained and discussed, and criticism of these by teachers and pupils.

(3) *a.* Teaching exercises before a class or before the school ; *b.* Critical discussions of the exercises by students and by teachers ; *c.* Written statements of the results of the discussions, made by students in turn. These exercises are given to normal classes, or to classes from the model schools, and are frequently assigned to a class or to a section of a class to prepare, one of the number being designated, after the preparation, to give the exercise.

(4) Observation in the model schools, for the purpose of gaining a knowledge of their organization and management.

(5) Teaching classes in the model schools, under the instruction and direction of teachers, and criticism of teachers and class-mates, commencing with the lowest classes in each subject, and passing successively through the various grades.

(6) Teaching certain selected subjects for a longer time, so as to obtain a better command of class-work.

(7) Taking charge of the instruction and management of one of the schools for several days at a time, so as to obtain a better command of the working of a school.

In all practice the pupil teacher is held responsible for discipline as well as instruction. The character and direction are given to the work of the model schools by the instruction of the regular teachers, who are responsible for keeping them up to the highest standard. In assignments for practice-teaching, care is taken that the regular order be not interrupted, and that the schools be at all times maintained on the footing of veritable model schools.

LANGUAGE.

Reading and Spelling. and comparative study of the methods of teaching in the successive grades of school.

Literature. Critical study of selections from representative English and American authors.

Grammar. Review of elementary grammar ; critical study of definitions and principles, rules and constructions, clausal and verbal analysis ; methods of teaching.

Composition. Structure of sentences, simple, complex, and compound ; punctuation ; use of capitals ; rules for paragraphing and exercise in writing paragraphs ; forms of examination papers ; exercises in writing letters, cards, notes, etc. ; preparation of topical analyses of selections from literature and from text-books ; preparation of analyses, and exercises in narrative, descriptive, and expository composition ; preparation of original essays from analyses previously prepared and criticised : methods of teaching.

MATHEMATICS.

Arithmetic. Review of elementary arithmetic, with special reference to methods of teaching and practice in teaching ; ratio and proportion, insurance, interest, taxes and duties, exchange, accounts, stocks and bonds, partnership, banking, square and cube roots, and practice for repetition and review of the whole course, with methods of teaching and drill in teaching.

Book-keeping. Single and double entry : methods of teaching.

Algebra. Elementary algebra, through quadratics and roots : methods of teaching.

Geometry. Lessons in form, and plane and solid geometry, with the use of drafting instruments : methods of teaching.

NATURAL SCIENCE.

Physics. Mechanics, sound, light, heat, magnetism, and electricity, illustrated by problems, and by many experiments performed by the class : methods of teaching.

Chemistry. Most important principles of inorganic chemistry, with a few lessons in organic chemistry, illustrated by many experiments performed by the class : methods of teaching.

Physiology. From specimens, skeleton, and comparative anatomy ; hygiene, with special reference to the effects of alcohol and narcotics : methods of teaching.

Mineralogy. Critical study of twenty-five of the most common minerals.

Botany. Flora of the locality, with preparation of herbarium, and at least twenty-five written analyses.

Zoology. Critical study of the several types of animal life.

GEOGRAPHY.

Relief of local sections ; structure of continents by map-moulding and map-drawing ; form, size, and motions of the earth ; climate, astronomical and physical ; meteorology ; study of soils, minerals, vegetation, animal life.

Man, races, language, religion, manners and customs, degree of civilization ; governments, political divisions ; principal cities, their relation to art and science, and to commercial and industrial life ; commerce and the chief ways of inter-communication.

Astronomical geography ; circles, large and small ; zones ; latitude and longitude.

Map-drawing, on varying scales ; explication of projections most employed ; the reading and interpretation of maps and charts.

Special study of United States, New England, and New Hampshire, of Palestine, and of several countries most important from their relation to history and to the United States.

It is made the essential aim in the teaching of science to show how it may be given an educative value in the common school ; consequently this instruction is based upon intuition. The instruction in physics and chemistry is always accompanied by experiments,—that in natural history by the exhibition of the real object, or of a representation of it ; that in geography is made intuitive and interesting by use of means of illustration, by narratives and descriptions, and by establishing connections between geography and history. Especial care is taken to show the limits and methods of geographical instruction in the various grades of school.

MISCELLANEOUS.

History. Migration of nations ; spread of Christianity ; rise of Mohammedanism ; growth of the papacy ; feudal system ; development of free cities ; inventions and discoveries of fourteenth and fifteenth centuries ; the reformation.

Spanish-, Portuguese-, Dutch-, English-, and French-American history : three periods in each,—colonial, revolutionary, constitutional,—including the religious, educational, social, political, scientific, industrial, literary, and artistic development of each : methods of teaching.

Civil Government and School Law. Study of organization of towns, counties, the state, and the United States ; with detailed study of constitution of United States, and of school laws of New Hampshire.

Drawing. Free-hand outline drawing from flat copies ; dictation and memory drawing ; design ; geometrical drawing in connection with geometry ; instrumental perspective drawing ; free-hand perspective drawing from models, groups of models, and miscellaneous objects ; models and groups in light and shade ; illustrative drawing with special reference to primary teaching.—leaves, fruits, flowers, animals, familiar objects : methods of teaching.

Singing. Elements of vocal music, with practice in teaching to children.

There are no studies in the course beyond the requirements of the law, and to essentially shorten the time devoted to any of these and to drill in teaching them, would be to make it almost useless to take them at all. The full course of two years is shorter than the period of apprenticeship to a manual art, and the responsibilities of the teacher are greater and his duties more delicate and difficult than those of the artisan. By the law, he is declared to be, in his relation to the pupil, in the place of the parent; and in the administration of his trust he must combine in himself the functions of all departments of the civil government. Teachers will surely find that a wise people will demand from those who train their youth a preparation in proportion to the responsibilities of their place.

Graduates and students of colleges, scientific schools, and other normal schools, will receive credit by a transfer of records, and will receive the diploma of this school when they have accomplished the additional work needed for the completion of its course of study.

The essential elements in the qualifications of the teacher are personal character, scholarship, power of control, and skill in teaching. Fitness of character is demanded as a condition of admission to the normal school; its entrance examination and its course of study are adapted to assure adequate scholarship; power of control and skill in teaching are developed and tested by observation and practice in its

MODEL AND TRAINING SCHOOLS.

In this respect the facilities offered by the New Hampshire Normal School are unsurpassed. The school system of the village, consisting of primary, grammar, and high schools, carefully graded, and occupying rooms in the normal school house, is under the entire control of the normal school for model and training schools.

As model schools, illustrating methods of school organization and management, and always open to inspection, they are designed to teach objectively the characteristics of the modern public school in its best estate. As training schools, they are used for teaching the practical application of the principles and methods previously learned through observation and instruction; from them classes are taken for lessons illustrative of methods throughout a range of work covering eleven years of school life; and in all their grades the pupils of the normal school are drilled in methods of school government and instruction, under careful direction and criticism. This training, apparently severe, is so carefully graded that it becomes one of the pleasantest features of the school, and gives such a degree of self-possession, such facility in the use of expedients, such readiness of resource, as enables the pupil to look forward with pleasurable anticipation to

a work from which he would otherwise often shrink with dread. It takes the place of years of experience, and in many cases makes all the difference between success and failure. Pupils no longer "play school" by pretending to teach class-mates what they already know as well as their teachers, but learn to do by doing under the conditions that will attend the actual school-room work of future life. Furthermore, this range of work decides, as nothing else can decide, the kind of school, whether primary, grammar, or high, to which the pupil teacher is best adapted, and in which alone the highest success is possible.

The subjoined course of instruction will show the range of the training.

COURSE OF INSTRUCTION IN THE MODEL SCHOOLS.

FIRST YEAR.

(Completed at age of seven.)

Reading. First reader, with phonetic chart, by sentence, word, and phonic methods combined.

Spelling. All words of reading lessons by sounds. Easy words having no silent letters, by letters.

Arithmetic. Counting, by objects, to 100, by 1s, 2s, 5s, 10s; reading numbers to 100; reading Roman numerals as used in reading-books.

a. All possible combinations of numbers in pairs, to form in succession the numbers 2, 3, 4, 5, 6, 7, 8, 9.

b. Combinations of numbers represented by the digits, in pairs, as 4 and 3, 2 and 5, etc., up to 9 and 9. Telling time by the clock; value of coins to one dollar.

Geography. Lessons in positions of objects; points of compass; drawing plans of objects according to their position; training to judge of distance; stories of travel, and object lessons on products of other countries.

Form. Resemblance and difference: ball shape, pencil shape, box shape; straight, crooked, and curved lines; square, sharp, and blunt corners,—with constant reference to objects. Plane figure, square, triangle, oblong, pentagon, hexagon, heptagon, and octagon.

Color. Resemblance and difference in color; distinguishing and naming the common colors.

Object Lessons. Distinguishing familiar objects by their names; observing and naming their principal parts.

Human Body. Distinguishing and naming the principal parts.

Animals. Conversational lessons on familiar animals.

Plants. Familiar talks with children about common flowers and plants, speaking of name, color, general shape, when and where found, odors, peculiar habits if any, naming and distinguishing simple parts of plants, as root, stem, leaves, and flowers.

Drawing. Simple exercises with both straight and curved lines, on slates and paper, for training eye and hand.

Writing. Pupils' names. All the letters, large and small, on slates. Simple words and sentences.

Language. Conversational lessons on objects mainly, and careful correction of errors in speech; complete statements required in all recitations.

Music. Rote songs, with careful attention paid to good phrasing, distinct articulation, and accurate pronunciation. Singing of the scale.

SECOND YEAR.

(Completed at age of eight.)

Reading. Second Reader. Third Reader begun. Supplementary reading.

Spelling. Spell by sounds, also spell easy words in reading lesson and short sentences by letters; spell days of month and week.

Arithmetic. Numbers to 100, adding each of the digits to 10, 20, etc., 11, 21, etc., 12, 22, etc., up to 100. Count by 1s, 2s, 3s, etc., up to 100, beginning by counting on to 1, 2, 3, etc. Thus beginning with 3 and counting by 7s, we have 3, 10, 17, 24, etc. Much mental exercise in addition and subtraction, and simple work in multiplication and division. Written addition and subtraction without reduction, at first, and simple exercises in written multiplication and division. Decimal notation with whole numbers practically taught. Analysis of numbers. Fractions $\frac{1}{2}$, $\frac{1}{3}$, $\frac{1}{4}$. Common units of measurement, as foot, pound.

Geography. Plans of school-room, play-ground, neighborhood, moulded and drawn to scale. Land surface, watershed; uses of mountains, streams, lakes; climate; stories and object lessons.

Form. Go over again more carefully the work of the first year.

Color. Continue work of first year, and distinguish shades and tints. Object lessons—continue work of first year, and describe objects by form, color, and uses; simple qualities of substances.

Human Body. Name and give uses of principal parts.

Animals. Continue work of first year, considering parts, uses, and habits; simple classifications.

Plants. Parts and fruit; nourishment and growth. Parts, uses, kinds of trees in vicinity.

Drawing. Dictation exercises, using straight and curved lines; copy simple figures.

Writing. Writing pupils' names; writing, with pencil, short and familiar sentences on slate and paper, and short words and small letters in books, with pen.

Language. Work of first year continued; attention called to forms of sentences.

Music. Continue work of first year; begin reading from chart, with exercises of First Music Reader.

THIRD YEAR.

Reading. Third Reader, in common type; supplementary reading.

Spelling. All the words of the reading lessons, and new words used in other lessons.

Arithmetic. Three and four place numbers: all the fundamental operations with numbers from 1 to 1,000, carefully grading the work according to capacity of pupils. United States money; exercises with fractions $\frac{1}{2}$, $\frac{1}{3}$, $\frac{1}{4}$, 1-5, 1-6, $\frac{1}{8}$. Continue and extend exercises of preceding classes.

Geography. Review; physical map; civil divisions; the town, county;—its minerals, plants, and animals, its people and their pursuits and education; general view of New Hampshire and New England, the earth as a globe and its motions illustrated; moulding and map-drawing.

Form. Description of lines, and of the simple plane figures and solids.

Color. Hues; mixing colors.

Object Lessons. Form, color, size, material, familiar qualities, uses, and sources of things, and by whom made; properties and classification of substances, as animal, vegetable, and mineral.

Human Body. Lessons showing need of light, food, heat, etc.; uses of blood; location and naming organs of body; relation between plants and human body.

Animals. Naming principal parts, uses, and habits of familiar animals.

Plants. Simple lessons on plants in fall and spring, continuing work of second year.

Drawing. Exercises in dictation and copying.

Writing. Copy-book.

Language. Work of preceding years continued; oral and written sentences describing objects, in regard to form, parts, and color; attention to capitalizing and punctuation.

Music. Second Music Reader; chart: rote songs continued.

FOURTH YEAR.

(Completed at age of nine.)

Reading. Fourth Reader; supplementary reading.

Spelling. Spell words from all lessons, orally or by writing.

Arithmetic. Whole system of numbers: fundamental operations with unlimited numbers, but most drill on 3 and 4 place numbers, as most practical work is confined to these. Exercises of previous years continued and extended. Exercises involving common fractions, with one digit for denominator, and addition and subtraction of decimals. Exercises with compound numbers of denominations familiar to the pupil, and with metric measures of length.

Geography. Review; some points in physical geography, as the earth's crust, land and sea, atmosphere, winds, dew, clouds, rain, snow; plants, animals, and people of various zones; United States and North America in general outline; moulding and map-drawing.

Form. Plane figures.

Color. Mixing colors; formation of shades, tints, and hues. Harmony of colors.

Object Lessons. Continue work of previous year.

Human Body. Continue work of third year; description of principal organs, and structure and function of body and of its principal parts.

Animals. Continue work of third year, extending its range; modes of life and adaptation of structure to uses.

Plants. Parts of flowers; classification into the most common families.

Drawing. Designs in straight and curved lines; drawing pictures of objects, by imitation and dictation.

Writing. Spencerian Copy-Book, No. 4, writing from reading and other lessons, and writing spelling lessons.

Language. Work of previous years continued and expanded; description of objects by qualities and uses; reproduction of stories read by teacher; simple narratives founded upon pictures; letter-writing.

Music. Songs and hymns taught through the course by rote; taught to read music from charts during third and fourth years.

Music. Rote singing continued; increased attention to reading music; simple exercises arranged for two parts; Second Music Reader.

FIFTH YEAR.

(First year of Grammar School.)

Reading. Fourth and Fifth Readers.*Arithmetic.* Common and decimal fractions; metric system without reduction to other measures; compound numbers, omitting Troy and Apothecaries' weight and all denominations not in common use.*Geography.* New Hampshire, New England, United States, and North America.*Language.* Narrations; descriptions; letters; exercises in classifying words.

Drawing; Writing; Spelling; Music.

SIXTH YEAR.

Reading. Fifth Reader and Supplementary Reading.*Arithmetic.* More extended practice with whole numbers, simple and compound, with common and decimal fractions, and applications to business, to percentage, bank discount, bills, commission, profit and loss, simple interest, and simple examples in partial payments by the United States rule; simple proportion, inductively presented, with some of its easier applications; taxes.*Geography.* North America, Europe, Asia, Africa, in general, with comparative study of land and water masses, and mathematical geography.*History.* United States.*Language.* Compositions on subjects from oral and text-book lessons. Descriptions of animals, plants, and persons observed by pupil, from questions asked or outlines drawn up by the teacher. Exercises in changing forms of sentences.

Drawing, Writing, Spelling, and Music.

SEVENTH YEAR.

Reading. Fifth or Sixth Reader, or American Authors.*Arithmetic.* Ratio and proportion, simple and compound; insurance; interest, simple and compound, and partial payments; duties.*Geography.* Starting with the earth as a whole, proceed analytically to its parts, with detail corresponding to the importance of the countries studied.*History.* United States.*Language.* From brief general outlines, previously prepared, mainly by the teacher, pupil writes: 1. Descriptions of inanimate objects, as manufactured articles. 2. Compositions about persons of various occupations. 3. Compositions about animals, foreign and domestic, from pictures and from descriptions. 4. Compositions about useful plants, as *wheat, cotton*. 5. Descriptions and narrations, founded upon pictures. 6. Compositions on mental pictures of memory and the imagination; elements suggested by teacher at first; later, entire picture suggested by a word, as *home, skating*. Grammatical classification of words.

Drawing, Writing, Spelling, and Music.

EIGHTH YEAR.

Reading. American and English authors.*Arithmetic.* Exchange; accounts; stocks and bonds; partnership; banking; insurance; square and cube roots; practice of every sort for repetition and review of the whole course; common business forms.*Geography.* Continue work of seventh year.*History.* English and French.

Language. 1. Writing abstracts of lessons. 2. Preparation of outlines, and writing compositions upon them. *a.* Descriptions of places. *b.* Accounts of journeys. *c.* Biographical sketches of celebrated persons. 3. Changes of poetry to prose. 4. Letter-writing in its various forms, and practice upon simple business forms, as bills, receipts, notes, etc. Oral lessons, introductory to the use of a text-book in grammar.

Careful attention should be given throughout the course to the selection of such reading, and the adoption of such modes of reading, as will cultivate purity of style and clearness and cleanness of thought.

Drawing, Writing, Spelling, and Music.

NINTH YEAR.

(First year of High School.)

First Term. Latin Lessons (Jones); Latin Grammar and Reader; Algebra; General History; review Geography.

Second Term. Latin Lessons (Jones); Latin Grammar and Reader; Algebra; Physiology; review Arithmetic.

TENTH YEAR.

First Term. Latin Grammar, and Caesar; Latin Prose Composition; Book-keeping; Geometry; Physics and Chemistry.

Second Term. Latin Grammar, and Caesar; Latin Prose Composition; Geometry; Botany; English Grammar.

ELEVENTH YEAR.

First Term. Latin Grammar, and Virgil; Latin Prose Composition; English Literature; English Composition; Physical Geography.

Second Term. Latin Grammar, and Virgil; Latin Prose Composition; English Literature; Rhetoric; Civil Government.

Composition, Drawing, Writing, Reading, Music, and exercises in application of Arithmetic, throughout the course. Special subjects shall from time to time be treated by oral lessons or lectures. Two or three selections of literature of considerable length, typical of the best authors and styles, shall be carefully memorized and recited each term.

CONDITIONS OF ADMISSION.

Gentlemen must be seventeen years of age at entrance; ladies, sixteen. Candidates must present certificates of good moral character from some responsible person, acknowledge their obligation to comply with all the regulations of the school, and declare their intention to fit themselves to teach. The entrance examination is such as to give full credit for previous attainments, and to show the power of the pupil and his place in the course.

For admission to the class commencing the course, the candidate must pass a satisfactory examination in arithmetic, through fractions; in geography, upon general principles of mathematical geography as laid down in common school text-books, in general upon the conti-

nents, and in more detail upon the United States and New England ; in grammar, reading, and spelling.

More advanced scholarship than is indicated in the above *minimum* conditions for admission, and previous experience in teaching, are of great advantage to one entering upon this course of study and of training. Pupils who have completed a high school course take the normal course with special interest and advantage. A large proportion of those entering the school are teachers, and the average age upon entering is about nineteen years.

Examinations for admission are held the first day of each term, and *all pupils should be present at that time*, though in case of necessary absence pupils will be admitted later.

Graduates from a high school or academic course of three or four years will be admitted without examination, on presentation of certificate or diploma.

The progress of pupils is tested by recitations, by written examinations, and by exercises in teaching. Students are promoted or put back in their classes according to the character of their recorded work, and are graduated when they have satisfactorily completed the course, without regard to the length of time that they have been connected with the school. Pupils upon graduation receive a diploma.

Candidates may offer themselves for examination in any branch taught in the normal school; if found proficient, they may be excused from further study of it, except as to methods of teaching.

EXPENSES.

Tuition is free to students of the required age who take the regular course of study, and pledge themselves to teach in the schools of New Hampshire for as long a time as they shall have been connected with the normal school. Others pay tuition at the rate of \$20 per year.

An incidental fee of \$3 is due from each pupil at the beginning of each term. Most of the text-books used are furnished free. Thus the student has the advantage of the use of a variety of books on each subject.

Board at Normal Hall is \$3.50 per week, or \$70 for the term of twenty weeks: this includes board during the recess at the middle of the term. If a pupil leaves during the term, twenty-five cents a week extra is charged.

On the first day of the term \$35 is due from each pupil boarding at the hall, and the same amount at the middle of the term. These advance payments are necessary to the economical management of the hall.

Ladies board at the hall. Gentlemen can obtain board in private families at \$3.50 per week, or they can obtain furnished rooms at

reasonable rates, and can have table board at the hall at \$2.50 per week. Rooms may be obtained for self-boardings; but this is not to be recommended when health and time are taken into the account. Self-boardings often proves the most expensive of all modes of living.

The expenses of the school are made as low as they can be and still supply the conditions of good health and scholarly success. Simple and appropriate dress, and economy in individual expenditures, are urged upon all. Where economy is the rule, no one is inconvenienced thereby.

NORMAL HALL.

The hall has been renovated and supplied with every comfort: it is under the management and is the home of the principal. Running water has been carried to each story, and all the conveniences incident to it, including bath-room, with constant supply of hot and cold water, have been supplied. The entire building is heated by steam. The price of board is fixed to meet the ordinary expenses of the hall, and to keep it furnished in good condition.

The rooms accommodate two each, and are carpeted, furnished, heated by steam, and lighted by lamps.

Each boarder is required to bring bedding, towels, napkins, and napkin-ring, and clothes-bag and toilet soap. Each occupant will want, ordinarily, four pillow-cases, three sheets, two blankets or their equivalent, and one coverlet for a double bed. It is required that every article which goes to the laundry be distinctly and indelibly marked with the owner's name.

LIBRARY AND APPARATUS.

The School is furnished with an excellent library of reference books. The town library is accessible to the pupils, and is well supplied with general literature. The school is equipped with apparatus for teaching the sciences.

GOVERNMENT AND DISCIPLINE.

In a normal school but little need be said about discipline. Nearly all its students come with well developed powers of self-control, and with an earnest purpose to worthily accomplish a noble aim. Those who have not this preparation of character and purpose should not apply for admission. Regularity of attendance and loyalty to the school in all its designs and interests are exacted as indispensable conditions of membership.

HEALTH.

The utmost care is taken to preserve and confirm the health of students, and such conditions have been established in the boarding-hall and in the arrangements of school work as to secure these results in a high degree. Students are requested to come provided with warm clothing, *flannels included*, and with walking-shoes, so that they may safely exercise in the open air in all weathers; and young ladies are especially requested to provide themselves with a school dress of plain material, and plainly made, loose enough in the waist and short enough to admit of perfect freedom of movement in walking and in all gymnastic exercises.

The *object*, *means*, and *methods* of the normal school may be summarized as follows:

OBJECT OF THE SCHOOL.

The thorough training of teachers for their professional labors.

MEANS.

1. Apparatus, for illustration of the various branches of science, and for the practical training of pupils in the care and use of apparatus.
2. A library, carefully selected, to facilitate the study and guide the researches of members of the school.
3. Model and training schools, illustrating the best methods of primary, grammar, and high school organization and instruction.

METHODS.

1. Thorough instruction in the branches of study included in the course, with special reference to modes of teaching the same.
2. Cultivating, by modes of class work adopted, the skill in the use of apparatus, and the facility in illustration, the self-reliance, the power of logical thought and of easy and correct expression, and the style of address necessary to the successful teacher.
3. Careful study of mental philosophy in its application to self-culture and to education.
4. Study of the history and theory of education, and of modes of school organization, discipline, and instruction.
5. Practice in conducting recitations and in giving oral lessons before classes and before the school, under the direction and criticism of the teachers.
6. Practice in teaching in the Training Schools in the last year of the course, under the instruction and criticism of the teachers of the Training Schools.

The means for directly professional training increase from term to term, and, as may be inferred, the benefits to be derived from continued connection with the school are correspondingly increased. Though all effort is made to render every connection with the school profitable, students will find it for their interest to enter upon the course with the purpose of completing it.

SUGGESTIONS TO CANDIDATES.

1. Carefully examine the course of study, and decide how much of it you have thoroughly accomplished, recognizing always the difference between the knowledge required by a teacher, and that required by one who is merely expecting to become a general scholar.

2. Do not be too anxious to enter advanced classes. All classes have full work, and there will be no time in any class to *make up* back studies. Most of those who find the work difficult, suffer from lack of thoroughness in elementary training, and in many cases this lack is not previously suspected. A work that is to be done but once in a lifetime should be done well.

3. Bring with you testimonials as to your moral character from some responsible person.

4. Bring with you, as useful for study or reference, all the text-books you have. Every pupil should be provided with a Bible and a good dictionary, and, if possible, with a good reference atlas.

5. Come expecting to work faithfully and honestly; to make study your first and only aim while here; prepared to make many sacrifices for your own good and the good of the school.

Those intending to enter the normal school should make application as early as possible, that suitable arrangements may be made for them.

Friends of education are requested to bring this circular to the notice of those whose wants the normal schools are designed to meet; but none should be advised to enter who are lacking in the physical health, the mental capacity, and the moral character necessary to success in the profession. It must be remembered that there are those of whom no amount of instruction and no thoroughness of training can make good teachers.

APPLICATIONS FOR TEACHERS.

There are usually connected with the school, or known to the faculty, persons well qualified to teach, and willing to accept suitable situations. Letters in reference to teachers will be promptly answered, and, if applications are definite enough, teachers can usually be supplied. Applicants should state,—

1. Whether a male or a female teacher is required.
2. The time of beginning and the length of the term or the school year, and the probabilities as to continuous employment.
3. The wages and the price of board.
4. The route of travel, and the approximate expense from Nashua, Concord, Littleton, or Lancaster, if either of these places is on the route.
5. The grade of school.
6. If ungraded, the number of pupils, and the most advanced studies; also whether most of the pupils are primary or advanced.
7. If there is any special difficulty as regards discipline or instruction, the character of this difficulty.
8. Whether travelling expenses, in whole or in part, will be paid. Distances to which teachers may be sent are so great that these expenses are often paid, and the ability to supply a teacher often depends upon this.

Applications for teachers should in all cases be made as early as possible, in order to anticipate the engagement of the best. The demand upon us this year has exceeded our ability to supply.

The school invites the closest inspection of its work, and visitors are cordially received at all times. School committees and superintendents are especially requested to visit it, and the teachers of the state are invited to spend as much of their unemployed time in the school as they can thus use pleasantly and profitably.

ANNUAL REPORT

OF THE

SUPERINTENDENT

OF

PUBLIC INSTRUCTION:

BEING THE

THIRTY-EIGHTH ANNUAL REPORT UPON THE PUBLIC
SCHOOLS OF NEW HAMPSHIRE.

CONCORD:

PARSONS B. COGSWELL, PUBLIC PRINTER.

1884.

REPORT.

OFFICE OF SUPERINTENDENT OF PUBLIC INSTRUCTION,
CONCORD, N. H., June, 1884.

To His Excellency Samuel W. Hale, Governor of New Hampshire :

SIR: I have the honor to transmit through you to the general court the thirty-eighth annual report of the schools of the state, the same being the seventeenth report since the establishment of this office, and embracing,—

I. Extracts from reports of city superintendents and town committees.

II. Statistical tables.

III. Discussions and recommendations.

IV. Miscellaneous matters.

V. Report of the State Normal School.

VI. Report of the State Teachers' Association.

VII. Educational addresses.

Respectfully,

J. W. PATTERSON,

Supt. of Public Instruction.

EXTRACTS

FROM THE

CITY AND TOWN SCHOOL REPORTS.

ACWORTH.—CARL A. ALLEN, M. D.

When first called to take charge of the schools in town, I found every school-room devoid of all aids in teaching, there being no good blackboards, no erasers, no maps, no globes, no dictionaries, nothing save desks and bare walls. No. 2 alone had a set of outline maps. Every other district was entirely destitute. I found the text-books were by various authors, and many of them out of date, and comparatively worthless. Penmanship was scarcely taught at all, and system was everywhere lacking. Three of the school-houses were unfit for use, and others were in a bad condition. This was the condition of things eight years ago. How is it to-day? Three worthless houses have been rebuilt, and are models of neatness and convenience. Six of the remaining nine school-houses have been remodelled, painted, and otherwise improved. All the blackboards have been slated, and new ones added, with plenty of good erasers. Wall maps adorn every school-room, nine districts having complete sets, and the other three partial ones. Every school-room has a globe, and most, if not all, have dictionaries, numeral frames, metric rules, text-books for teachers, etc., etc.

Penmanship has been made a regular study, and the neatness and beauty of some of the copy books used by quite young pupils would surprise those who have always supposed that penmanship was only to be taken by advanced scholars.

The latest and best text-books have been introduced, and the same author universally used. Schools in Nos. 1 and 11 have

been graded as far as possible, and in all the other districts a systematized order of studies has been followed, as far as it was found practicable to do so. A thorough system of marking in scholarship and deportment has been employed by means of school cards, and for three successive summers teachers' meetings have been held.

There has been a steady improvement in attendance until the present year, in which eight of thirty-three, or nearly *one fourth*, of the terms of school have been without a single absent-mark (other than non-membership).

With this rapid glance at what has been accomplished, and a comparison of our schools with those of like towns, I cannot but feel a just pride in having been instrumental in some degree in so great a change; and it is with a double source of pain and pleasure that I now yield my wand of office to other hands,—pleasure that I have been the humble means of raising the standard of our schools, and regret to feel that 200 pupils, whose faces have become as familiar to me as those of my own children, will no longer meet me as an older teacher and friend, but will seek advice from other sources.

To my successor I can only urge the importance of continuing the work now well begun, letting no year close without the record having been made of some useful thing done.

With many thanks for the efficient aid rendered me by the different prudential committees, the ready willingness of the teachers to act upon my advice in all things pertaining to school matters, and the respect ever shown me by the pupils, I bid adieu to the schools of Acworth, wishing them a hearty God-speed, and sincerely hoping they may find a successor who can give them the undivided attention so necessary to their welfare, and which is impossible for one whose professional duties call for every minute of his time.

ALLENSTOWN.—H. H. HARTWELL.

FRENCH CHILDREN.

Our regret is, that with ample facilities to accommodate all the children of lawful age, only about one half have attended school two weeks or more for the past year; and it surprises us

beyond expression that our French population do not see the necessity and advantage of sending their children to these schools. There is great demand for French clerks, but unless they can read and write the English language, and are good in figures, they are not competent to take these paying positions. Surely, self-interest should prompt all to make the most of these opportunities. A few families understand this matter well, and are giving their children this indispensable prerequisite to successful business enterprise; and no children learn faster or better. Your committee has endeavored, by personal appeals to the parents, to awaken a new interest in behalf of our common schools.

ALSTEAD.—E. M. SMITH.

PARENTAL INFLUENCE.

We were surprised when a thinking, active parent suggested that the teacher in his district was too severe, and made unreasonable requests of the scholars. The request was that "every scholar should say 'Yes, ma'am,' and 'No, ma'am,' when addressing his teacher." It is not strange we are called a people of ill manners, if teachers are discouraged by the parents from teaching the very simplest rudiments of mannerly conduct. If the rising generation are to be encouraged in petty squabbles and neighborhood jealousies, and the school-room, dedicated to the pursuit of learning, is to be made the scene of revenge and neighborhood quarrels, we might as well dispense with our system of public schools.

Much might and ought to be done for the improvement of our public schools. Perhaps we are not deserving of larger resources until we make a better use of what we already have. Give the most ample means, and we shall not reach a high standard of excellence until we make our schools an object of lively interest. It is painful to observe the lethargy in this direction. A large percentage of our school money is wasted through the indifference of fathers and mothers. As a rule, the teachers are far more interested to instruct the children well, than are the fathers and mothers that they should be well instructed. In such a case, the best teacher can produce no very great results.

How often we hear,—“Mr. B.’s children need looking after, but my children will do right.” “If my children are corrected or punished, the teacher is at fault.” “Now, John, I would not mind the teacher, if she does so and so.” Parent, that boy John is being instructed in his first lesson of disobedience; that disobedience develops and matures with his youth. Unless checked, he is the John that disobeys our state and national laws, and the same John is an inmate of our jails and prisons. A little active interest on the part of the parents,—how much it means to the children! Where the father ponders arithmetic with his son, and the mother instructs her daughter in grammar; where the child must undergo home examination in his studies, and is required to exhibit his attainments; where the children know that at any time their parents may come into the school-room to listen to their recitations and note their behavior,—what stimulus it imparts! Parents, try it.

It is for the lack of this we now complain. How few parents take a home interest in the studies of their children! The registers show how few parents are seen in the school-room during term time, and in this respect we must say the fathers are especially delinquent. On examination day we can count upon a few mothers, but very rarely do we see a father or a prudential committee. Oh! no; they are too busy! Their time is occupied in the care of their stock, in providing for their family, in the accumulation of wealth. Yet, we notice, if there is a horse-race at Keene, or a circus at Bellows Falls, they can leave their stock, family, and wealth, and devote a whole day in attendance.

It does not take a very apt child to soon learn that his parent is more interested in horse-races and circuses than in the education of his children. Can we expect, then, that the children, the imitators of their parents, will be interested in that which apparently does not interest them? Parents, we hold these matters up to you in the hope that you will awake from your lethargy, realizing the fact that if we are to advance our schools to a high degree of excellence, and send forth our young men and maidens to grace the various stations in society, and be an honor and blessing to our children, we must take an active part in the formation of their habits.

ALTON.—OLIVER J. M. GILMAN.

Much attention has been paid during the year to penmanship. More than two thirds of all the scholars in the different schools have attended to this branch. Many schools made it a matter of exercise each day. The books shown at the close of the terms were in a neat condition, and gave evidence of much improvement. The most of the school-houses are in good repair; yet there are a few which if there could be expended on each from \$10 to \$20 in paint and whitewash, it would be a good investment.

While our schools are very well supplied with maps and blackboards, yet they are all deficient in globes. There is not a district in town but what needs one, and the expense would be only a few dollars. No more instructive article than a globe could be introduced into any school-room; for, by its study, the relative position of the countries of the world can be learned as in no other way, and no scholar can get a correct idea of the form and motions of the earth from the flat surface of a map. A child will obtain a better and more comprehensive knowledge of geography from a globe in one lesson than in ten without one. I think if parents fully realized the importance of these aids, they would be willing to furnish them at once.

I find that the registers show a long list of names in the "roll of honor." Of the two hundred and fifty-five scholars who have attended the winter schools, ninety-eight have not been tardy or absent a half day of the term. The number of visits made by parents and citizens during the first term of all the schools was one hundred and sixty-three.

I have endeavored in this report to give you a brief statement of my views in relation to the state of the schools in town. I have made sixty visits during the year, and I have endeavored to ascertain the method of discipline, the manner of imparting instruction, and the advancement made in each school.

ANDOVER.—N. J. BACHELDER.

In theory, the superintendent dictates the choice of a suitable teacher: in practice, he does not. There are many things necessary for success in teaching beside a proper education. The

ability to govern, faculty of imparting instruction, interest in the work, and adaptedness to the particular school are important requisites. These are qualities which the prudential committee should consider in selecting a teacher. A careful consideration of these has made it possible for the teachers to gain that success plainly evident in our schools. The fact that every teacher, with one exception, and this from no fault of hers, was retained in town the second term, speaks well for their work, and is certainly a high compliment to the teachers. The benefit of retaining teachers is not always properly considered. The second term will show much improvement over the first, if the right person is in the right place. If the wages are increased, it is only what is practised in other kinds of business.

I am pleased to report a good interest taken by parents in visiting schools—and yet there is room. About four hundred visits are reported during the year. I hardly think we are aware of the benefit which might be secured by a greater effort in this direction. It encourages teachers, stimulates scholars, and fosters and promotes a mutual interest in the success of the school.

A word in regard to the change of books. It seemed very evident that reading was not receiving the attention which its importance demanded. We found a great variety of reading-books in the schools, oftentimes as many different series as scholars in a class. The selections had become familiar and uninteresting. We wished to do something to stimulate an interest in this study, and, after careful consideration, an introduction of Lippincott's Readers was made. It proved a judicious change; and it is with much satisfaction that we note the progress made in this branch. It is plainly evident to all who have taken an interest in our schools, that the advancement in reading has been all that could reasonably be desired.

Allow me to call your attention to the recommendation of State Superintendent Patterson regarding our school system. The advantage of the town system is beyond a doubt. Abolish a portion of the districts, and place your schools under the control of a board of education. It has been urged by your past committees, adopted by the progressive towns, and I trust Andover will not be far behind in this decided improvement.

ANTRIM.—H. F. BROWN.

SMALL DISTRICTS.

There are several reasons for this. One is found in our school system itself, the district system. Originally the town had control of all public education. The population was for the most part clustered around one or two centres, and one or two schools would accommodate all the scholars. As the population spread throughout the towns, several schools were needed, and the towns were divided into districts, each containing a large, flourishing school. This was done about the beginning of the present century, and for the three quarters of a century past the district system has served its purpose. Now our rural population is diminishing, and drifting towards centres again. Schools which, twenty-five years ago, numbered from thirty to fifty scholars, can now muster but ten or a dozen. In one school in our state three scholars were found occupying a school-room which once accommodated fifty. The circumstances which led to the introduction of the district system no longer exist, yet the system is continued. The question very naturally and properly arises, Has the system outlived its usefulness? There are certainly some very undesirable results of it manifest to-day. It divides the scholars into so small schools as to greatly reduce the enthusiasm and spirit of emulation which are important elements in any good school; it leads to an extravagant waste of the hard-earned public money, by supporting, in many instances, two inferior schools where one good school would much better meet the demands; and it is practically a system of favoritism, often lavishing its advantages upon the rich, to the neglect of the poor. This is quite likely to be the case, so long as the school money is apportioned on the basis of valuation.

But it may seem unfair to criticise adversely without suggesting improvement. That, however, is not left for this report to do. The numerous reports of school committees in various sections of the state, which voice the demand for town control, with local boards of education, the reëchoing and emphasizing of this demand by the superintendent of public instruction in his annual report, the attempt of the legislative committee on education to secure the consideration of a bill providing an improved

system, and the result in those towns which have abolished school-districts and themselves assumed control of education, have already suggested the remedy, and shown that a step, at least, in the right direction has been taken. It may be long before a better system is adopted. Reforms move slowly; but with a people awake to the importance of popular education, and with a legislature of their own making, with their interests at heart, a better system may be hoped for, which shall equalize, as far as possible, the privileges of education, and secure a wise and saving expenditure of the public money.

Another improvement under the present system may be suggested. The idea sometimes prevails in districts having but a small amount of school money, that the school must be made as long as possible. This is correct, provided the quality of the school is not thereby made so poor that the shorter it be the better. The school is lengthened by hiring a teacher as cheaply as possible, and thus inexperienced and otherwise incapable teachers are secured. It should be borne in mind that five weeks of good school are better than ten under a teacher who has neither the taste, scholarship, faculty, nor energy necessary for the position. Especially should experienced and capable teachers be secured in those schools where there are young scholars, for, the foundation being well laid, it is easy to build upon it; but if the foundation be insecure, the whole superstructure will be next to worthless. When scholars of ordinary intelligence, who ought to be well advanced in any branch, do not understand the fundamental principles of that branch, it shows a radical defect in their early instruction, the evil results of which will, without the utmost care and attention, follow them through life. The first thing to be considered in the management of our schools should be to make them accomplish the object for which they exist, viz., to lead our boys and girls to think for themselves, to train them for the duties of life, to develop and strengthen their moral character, and thus to fit them to become intelligent and useful citizens. Not the length of the school, but its quality, should be first considered; not the cheapness of a teacher's services, but his ability to instruct. Good wages must be paid and competent teachers secured, even if thereby the school be shortened some days, or even weeks.

But it is said, "It is the duty of superintending school committees to shut the doors of our schools against all incompetent teachers." This is true in a sense. It is their duty, but is it theirs alone? Is there not responsibility elsewhere? When a person whose services as teacher have been engaged for a stipulated sum and a certain length of time, the day having been appointed for beginning the school, makes application on the day before, or even the same morning on which the school is to begin, for a certificate of qualification to teach that school, it requires in the committee a large amount of moral courage or insensibility to withhold a certificate, even if he deems the arrangements made to be unwise, and by so doing send the would-be teacher in chagrin or wrath to his home, disappoint the expectant scholars, put the prudential committee to the trouble of securing another teacher, and thus delay the school for a longer or shorter time. What adds to the embarrassment of the situation is, that this process is liable to be repeated any number of times. In behalf of his successors, your committee would respectfully urge all prudential committees to aid them, by obeying the law which declares that "no person shall be *employed* * * * as teacher, unless he shall produce and deliver to the prudential committee" a proper certificate of qualification from the school committee of the town; and before employing any person as teacher, to recommend that he procure a certificate of qualification. And all who propose to teach he would urge to make application for a certificate before making application for a school.

ASHLAND—GEO. B. COX.

Parents and friends: Your presence is an influence in the school. It inspires courage and confidence in the soul of the teacher, and prompts the student to active study. Our teachers are human beings, and not machines. They need your support and your sympathy. We too often make the school a melancholy and child-dreaded place. The school-room should be pleasant as the home, the teachers honored and befriended: then will our schools assume a higher perfection, and make a better progress.

A prudential committee should understand what constitutes a good instructor, and then have the courage to employ one.

First-class teachers are in the field: the resolute, active, and strong are there—those who have come to work, and not to drone. Voters, you control the education of the young. Be careful how you use your power. Leave party strife to the sphere of politics. Forget the *cousin* or the *aunt* who would teach, and select the best man for your agent.

BEDFORD.—D. H. COLCORD.

THE DISTRICT SYSTEM.

The table of statistics gives some excellent reports of attendance and studies. It also shows the great inequality in the schools, ranging from seven to thirty-four members, and in amount of schooling varying from nineteen weeks in one district to thirty-three in another. The same amount of work cannot be looked for and is not done in the fewer weeks, and the difference in the standing of the scholars of two extreme schools which have the largest and smallest number of weeks respectively will increase year by year. Without doubt the chief question about the schools is, How can we make the advantages equal throughout the town? The superintendent can but call attention to the plain fact of the present inequality, which uniformly belongs to the district system in sparsely settled towns. Redistricting the town would bring only a temporary relief. A division of the money among the districts according to the number of school children in each, giving each child an equal part of the whole, would not be just, for a school of seven cannot obtain as good a teacher for \$8 a month as a school of thirty-five for \$40. Nor will an equal division of the money among the eleven (ten and one half) districts secure uniform advantages, for, speaking generally, the same teacher can do more for seven scholars than for thirty-five. Without being able to find the exact solution of the problem, the superintendent offers the following suggestion: Let the town decide upon the number of weeks' schooling it will offer,—say thirty. Let it divide the schools into grades, according to the number of scholars, as reported each year. Grade one might include schools having less than ten scholars; grade two, from ten to twenty scholars; grade three, from twenty to thirty scholars; grade four, from

thirty to forty scholars. For each school appropriate a given sum for incidentals,—and for grade one, say \$20 a month for wages; for grade two, \$24 a month; for grade three, \$28 a month; for grade four, \$32 a month. Let the town appropriate and raise the money needed, and divide it in accordance with a plan similar to the above, and some of the present evils will be removed. Perhaps the suggestion may lead to the framing of a much better plan. Of course a school board having proper discretionary power could best arrange and carry out its details.

It is to be hoped that there may sometime be a return to the former plan of having a central school open to all who reach a given standard in the common schools, to perfect them in grammar-school studies, and give them some knowledge of the higher branches. Such a school would react helpfully on the district schools, urging to more earnest work.

BELMONT.—WALTER H. PHILBRICK.

Some of the schools are very small. An imperative call is made for a change, and it will come sooner or later.

Our representative very ably presented his views on this question at the last session of the legislature. In the course of his remarks upon the bill providing for single school-districts, he cited the case of our own town, “where in one district the cost of one scholar for a term of ten weeks was \$4 per week, while in the village school, one and a half miles distant, for the same term, the cost was twenty cents per week for each scholar. There are four school-districts, situated about one and a half miles distant from the village district. It is entirely feasible to combine these five districts into one, using a small portion of the money to carry some of the smaller scholars. In this way all these districts could have thirty weeks of school, instead of four of them having from ten to eighteen, as at present. There are seven other districts in town which might be included in three, doubling the length of school, securing the advantage of competition, employing better teachers, and giving better advantages in every respect.”

While we can truthfully report that we believe that there has been good progress in our schools, we cannot say that we believe

the greatest good which might have been derived from the money expended has been obtained. We think the time has come when the old school-districts should be abolished, or the old lines rearranged, and the number of districts sufficiently reduced to allow of a more judicious use of school money. Hon. J. W. Patterson, State Superintendent of Public Instruction, says,—“In almost every town there are schools which should be united, and where, with such a change, the present school tax would furnish the children longer and better schools, and pay for the transportation of the more distant to and from school.”

There are eight districts in town where the number of scholars in each is less than twelve. The law provides “that if any district where the number of scholars to attend a term of school is less than twelve, the district may, at any legal meeting called for the purpose, by vote, authorize the prudential committee to provide for the attendance of the pupils at the schools of adjoining districts, the selection of such districts to be approved by the school committee of the town; and said prudential committee in such cases may appropriate a sum not exceeding ten per cent. of the school money, for the conveyance to and from school of pupils living more than one a half miles distant from school, the remaining money to be divided among the adjoining districts, in proportion to the number of scholars who attend each district.” We should give this matter our candid consideration. We call attention to the following amendment to the law relating to text-books, which passed at the last session of the legislature, and which took effect March 1, 1884:

The amendment provides, that in addition to the studies previously named in the law, “teachers shall be examined in physiology and hygiene, with special reference to the effects of alcoholic drinks and narcotics upon the human system. The school committee may provide suitable rules and regulations, etc., provided that physiology and hygiene, including special reference to the effects of alcoholic stimulants and narcotics upon the human system, shall be prescribed in all schools sufficiently advanced.” Your committee, after a careful examination, have selected Brown’s Physiology and Hygiene, a text-book which presents, in a lucid and correct form, the principles and facts of physiology and hygiene, as accepted by the profession at the

present time, and it has been officially adopted for the use of schools in this town.

BENNINGTON.—W. D. Woods.

In reporting upon the condition of our schools during the past year, I am happy to say that they have been successful in every district; but they might have been more so, parents, if you had done your duty. Many of you who send children to school never visit the school-room. If those teachers were training your dumb beasts—your steers or your colts—you would be there now and then to note their progress. You can see your dollars in them, but your children are only human beings which God has given you to train for two worlds at the same time. The chances are that there is not a dollar in them that will ever reach your pockets, but your duty, your pride, your love for them, ought to be enough to create within you a greater interest in their education. The time is not far distant when your children would rather be poor with a good education, than be rich without one. Do not let them neglect important studies. If they tell you they are not going to study grammar, do not add to their discouragement, for, when their school days are past, and they realize that they are not capable of speaking and writing good English, they will mourn over lost opportunities all their days. Be sure your boys speak pieces as often as once in two weeks, and that your girls write compositions as often: they will bless you in the future. Parents, you could revolutionize our schools by visiting them six times in three months. You could create an interest in them that has never been known: children that hate their books would love them. Those that cry to stay at home would be willing to go to school. You would know your teachers, and they would know you. You would judge them by what you know, and not by hearsay. But as it is, there is scarcely a mortal on earth that needs more sympathy than a good school teacher. His school is composed of scholars that are good, bad, and indifferent, some governed at home by love, and others with a cudgel. Children that are whipped at home to make them obey orders, will expect to go through the same performance at school. A few scholars of that kind will ruin the progress of a school. The teacher must

either make a battle-field of his school-room every day, or let them have their own way, or turn them out of school. "He is in a tight spot." The cry is, "He does not get the good-will of his scholars." That is a positive impossibility in some cases, for there are scholars that never had anything of that kind about them. To get the good-will of a bad scholar, the teacher must not only please him, but his father and mother, and all the other relatives. Parents can often utter a few words before a child that will make him obey or disobey the teacher. Teachers are not perfect beings, but don't be too hasty in your condemnation. If you must condemn, talk to yourselves, not to the children. Mothers, I mean you in particular, for nature has made you for great talkers. You in a great majority of cases have more influence over the children than their fathers have. It is said that the mother and the teacher make the scholar, the orator, the statesman, and theologian, the man and the woman. If this is so, mothers, certainly you ought to have "woman's rights"—a right to vote. Surely a great and noble work God has given you to perform, the training of children. Daniel Webster said,— "If we work upon marble, it will perish; if we work upon brass, time will efface it; if we rear lofty temples, they will crumble into dust; but if we engrave upon the tablets of the minds of our children the principles of industry, honesty, and virtue, they will live and brighten to all eternity."

BETHLEHEM.—MINNIE E. PRESBY.

The success of the school does not, I believe, depend upon the teacher alone, but the teacher *must* be supported by parents and citizens. After securing the services of a good and faithful teacher, show him or her that you are interested in the progress of the school by visiting it several times during the term. You will not only be aiding the teacher, but your children's record will show for the better: they will feel that father and mother really care whether they have perfect recitations or not.

If you wish to see poor progress made by your children, remain at home, and, if they chance to be corrected for misdemeanor at school, sympathize with them, tell them you have no doubt the teacher was wholly to blame, and you will see

about it; or else take your child from school upon the slightest provocation, if you do not think him capable of throwing the teacher out. Even this year children have said, "I am losing interest in school, for no one comes to visit us, and so I don't care whether I have half my lessons or not." Teachers must have the sympathy and coöperation of parents and citizens, and not be treated with indifference and neglect, nor, as is too often the case, with open opposition. Visit the school, then you will see whether or not your children are trying to do right; you will see whether the fault lies with the teacher or the pupil. Failing to visit is a culpable neglect upon the part of those who ought to have the child's best interest at heart. Too much can not be said upon this subject. See to it in the future that you neglect not your own duty, before charging others with a neglect of theirs.

Another fault is the failure to raise sufficient funds to carry on good schools. Let every district raise more money, for that raised by the town must be apportioned according to the valuation of property in each district, therefore the poorer districts receive but a small share. Then pay your teacher well; do not think those who can be hired "cheap" are the best. As a general thing a farm hand does not care to work for nothing, nor are teachers over anxious to give much more than an equivalent for what they receive. "Work well paid is well done."

BOSCAWEN.—A. C. ALEXANDER, DISTRICT No. 7.

The results of the present school year have at least been good. Much has been accomplished, but of course greater results could have been attained under more favorable conditions. In this age, nothing that is simply good can be called satisfactory. It must be brought to the highest possible standard. We have the material for making a school which cannot be excelled, and it only requires developing. The greatest obstacle in the way of accomplishing this end is want of system.

A hundred or more children are huddled together into two rooms without any attempt at grading. The upper room is as an overflow school, receiving all that can possibly be sent up from the lower room in order to make room for new comers.

To say nothing of the difficulties of the primary department, think of having sixty scholars to keep in order in one small room, and each day hear twenty-two classes ! Is there a teacher in the land who can do justice to that number ? It is impossible. What is needed is another room, which could be made in the present building without much trouble ; new seats, because those now in use are not fit to be in any school-room ; and then, with good, energetic teachers, employing only the best methods of instruction, we could have a school of which we should be justly proud.

BRENTWOOD—ELIZABETH A. PIKE.

HIGH SCHOOL.

Knowing, as I do, the usual fruitlessness of any individual effort for the improvement of our public schools, were I a man I might forbear saying anything ; but a woman is irrepressible, though nobody listens. My acquaintance with the schools this year has so awakened my zeal and interest, that I feel like calling the attention of all who ought to be concerned to a few notes and suggestions. I would heartily endorse those made by your faithful committee of last year. It is plain, little progress can be made until more money can be appropriated. To some unacquainted with the work, the present amount expended (nearly a thousand dollars a year) may seem large, even exorbitant ; but is not the training of our children, who will so soon develop either wisely or unwisely, according to that training, and become the men and women of our country, a matter of too much consequence to be neglected for dollars and cents. To get the amount of school we have, averaging twenty weeks a year in all the districts except one, they have to extend over a large territory, which is a great disadvantage, and employ teachers at a comparatively cheap rate. Another term for each would be no more than could be attended with comfort and profit. In fact, the benefit of what we have is partially lost in the long vacations. *Since we cannot have graded schools, we need to have somewhere in town, not always in the same place perhaps, two terms of high school a year, of which all the advanced pupils in town might have the benefit.* This would be no more expensive than sending a few scholars out of town and paying tuition and

board, as we are now compelled to do if we desire anything beyond the common branches, and give younger students a better advantage in the common schools.

BRIDGEWATER—JOHN L. MORRISON.

DISTRICT QUARRELS—INSTITUTES.

I have visited all the schools at the close except No. 8, and have reported them as they appeared to me. But here let me say a word in regard to schools in general. In some of the districts, not all, are the schools conducted on a plan that will instruct and elevate them? Is there not a scramble to see who shall and who shall not be prudential committee? Do not hard feelings begin here? And when the school begins, are the members of the district not ready to form sides for or against the teacher? Is the school really not a bone of contention at which the whole district is snapping? or, does not the teacher receive her lesson in regard to this or that pupil—how to use them, &c.—and a thousand and one other things which detract from the school? If we have districts in which evils like and similar to these exist, let them be rooted out now and forever. My idea in regard to a school is, that you should secure a perfectly competent teacher, in every sense and meaning of the word: this is the foundation of your school. Next, provide your children with a proper supply of books. And here, unless you are competent to make suggestions that will advance the good of the school, let it alone. Do n't talk before children to the detriment of any school, and be sure and keep all neighborhood quarrels out of the school-room.

It seems to me that if teachers would attend teachers' institutes and visit each others' schools, they might gain many new ideas. It will not do for a teacher to stand still; he must be up and doing; teach new ideas, and not all old ones. Teachers should have sound judgment, and be able to instruct in the moral as well as the mental education of their pupils. They should not strictly confine themselves to the text-books, but should be able to use their own head for one, which ought to be better than any printed one. Some think if a person has an education he is competent to teach, but from this I beg to differ.

BROOKLINE—F. D. SARGENT.

As a Massachusetts educator has said,—“We may broadly divide all people who give any thought to school matters into two classes. The first believe that the attainable has been reached, that all resources have been exhausted, that everything has been done that can be done, that the schools are as good to-day as they ever can be. The other class, while rejoicing in everything thus far accomplished, believe in a future filled with progress. They see no reason why, as other sciences advance toward completeness, the science of education should alone stand halting. They are radical, not because of a desire to tear down structures or cast aside all the traditions of the past, but because progress demands that somebody shall assume the often ungracious task of modifying or sometimes vigorously combating existing beliefs and prejudices.”

We cannot see how there can be progress in the science of education in our town while the schools are under the management of cliques, or open to the freaks of prejudiced or quarrelsome minds. When a school is made well-nigh a total failure on account of district broils, when people allow the mere matter of personal grievance and petty opinion to stand between them and a teacher's success, when the school-room is made the place where the bickerings and piques of district strife are discussed and ventilated, you may look in vain for good schools and a satisfactory expenditure of school money. There is no use in disguising the truth, that some of our schools have been well-nigh a failure for reasons that have their causes in personal prejudice and district strife.

It may not be wise to enter into details in this matter, since we entertain the hope and belief that the evils of the present system of schools are sufficiently understood and recognized to warrant its abolishment, and the introduction of a board of education that is so deservedly popular, that, while not demanded by the laws of our state, receives the hearty commendation of nearly every town that has adopted it.

Too much cannot be said regarding the importance of thoroughly trained and competent teachers. It is poor economy to employ as teachers those whose chief recommendation is low wages. The day ought to be past when teachers engage in

their work for the purpose of merely supplementing their income.

No teacher, as a rule, can be successful who does not make teaching a profession. A jack-at-all-trades may be a type of the conventional Yankee, but we do not need and should not tolerate such specimens as teachers in our public schools. It cannot be denied that a large proportion of our teachers, entering upon this work of so great importance, do so without any, or, at least, with very little, special training for teaching. In too many instances there has been no disposition to acquire new ways or theories, or even to perfect the crude forms of which they had a slight knowledge. It is true, we have had good teachers who began without experience, and they have become good by experimenting; but still it is too true that the success of our schools, so far as it has been attained, has been reached in spite of, rather than on account of, any previous and technical drill. To meet this difficulty in the future, teachers whose ability is unquestioned should be placed in charge of our schools, and generously supported.

No teacher can afford to render service for a town twenty-four weeks of the year for the weekly stipend of \$3 and board. There is need of looking at this matter from a business standpoint, and by the use of a little arithmetic find out what would be a living and fair salary for the year, and make the sum sufficiently ample, so that the services of a good teacher can be retained for a series of years. Let the town through its authorized agents put into our public schools teachers who are in demand, and then expect results in the way of teaching that can be both tabulated and recognized.

Do away with the flimsy argument that the schools must be officered and conducted on the plan and basis of a century ago, and put them in a line, so far as teachers and modern methods are concerned, with the most advanced and enterprising towns in our state.

CAMPTON—ORRILL W. KIMBALL.

TRUTHS WORTH REMEMBERING.

The improved condition of our schools over last year is obvious enough to all those who have been interested to make the

proper inquiries or taken the trouble to investigate. Of course difficulties have been encountered which were no less formidable than in previous years, but these have been surmounted or removed. We should hope for the best; yet it is not altogether improbable that certain hindrances will always exist. For much that prevents progress, parents and guardians are as culpable as teachers and scholars. Some express great anxiety for the schools, but allow themselves upon the merest pretext to interfere with their progress.

As a rule, the prudential committees have exercised excellent judgment in their selection of teachers, and in most cases those of experience have been employed. Those not having taught and those not well known to the committees were subjected to critical examinations. It is evident that other requisites are not less essential than a good education in order to do successful teaching,—not only a proper knowledge of all those branches of study required to be taught, not only of their relations to each other, but of their relations to the individual mind whose activity and improvement they are designed to secure. The teacher whose method is arbitrary, and not in harmony with the law that controls the mind, cannot succeed. After acquiring knowledge and method, the training of practice is necessary in order to obtain skill to apply knowledge and methods.

In no department of human labor is skill more imperatively demanded than in that which has for its object the culture of the mind and the communication of knowledge. Since the effect of our schools is so general and so vital, since they are so largely what the teacher makes them, since the destiny of the state is in their hands, we cannot afford to employ those who must grope their way toward the proper requisites after entering upon their work, which, after repeated failures, they are forced to abandon as a hopeless task.

Parents should compel reluctant children to attend school regularly, to observe all reasonable regulations while there, and to be less anxious themselves to participate in every petty, childish grievance, or take part with scholars against the teacher.

CANDIA—WM. C. READE, DANIEL F. EMERSON, JAMES R.
BATCHELDER.

The examinations at the close showed greater progress in some schools than in others, according as the true principles of teaching as learned in normal school training were practised. Some wise teachers, however, who love their work, use these same principles without ever having been inside a normal school. The evidence is largely seen in the fact that the best teachers are seldom confined to the printed order of lessons and questions, and lead the pupils to think for themselves, while the poorer teacher is merely bookish.

One chief hindrance to success in our schools is frequent absences, which can only be checked by the parents' encouraging and insisting upon the constant attendance of their children.

In closing, the committee would state that in their opinion the best results of school superintendency cannot be obtained in the period of one year, for which time the committee is chosen. They would recommend that the town adopt the plan of a board of education of three, of whom one shall be chosen each year to hold office three years.

CANTERBURY—A. S. ROBINSON.

QUALIFICATIONS OF TEACHERS.

We would like to call the attention of those who propose teaching, to the importance of qualifying themselves for the responsible positions which they wish to fill. Think of what rests upon you. Little characters are being formed, and larger ones are being developed, while the child looks up to you for instruction. Impressions are easily fixed upon the mind; and how very necessary it is that they be right, for if wrong, it may be years before they will become righted, and perhaps never. Thus the scholarship of some of our teachers must be raised or they will have to be dropped from the roll.

Also, permit me to call your attention to the following amendment to the law relating to text-books, which passed at the last session of the legislature, and which took effect March 1, 1884. The amendment provides "that in addition to the studies previously named in the law, teachers shall be examined in phys-

iology and hygiene, with special reference to the effects of alcoholic drinks and narcotics upon the human system. The school committee may prescribe suitable rules and regulations, &c., provided that physiology and hygiene, including special reference to the effects of alcoholic stimulants and narcotics upon the human system, shall be prescribed in all schools sufficiently advanced."

Our teachers should provide themselves with a broad and liberal stock of information which they can constantly draw from in the school-room. Children want their ideas aroused: then they become interested, and the lessons that have been such tasks to them are learned with pleasure.

Some of our scholars may not realize or know the value or real importance of the school register; and to such we would say that it contains a record of your school-days, and is kept for future reference, so that any one at any time may see at a glance your conduct, and who the tardy and absent ones were. We are glad that so many will be able to look back on this record with pride, while there will be only a few who will turn from it with shame. These tardy and absent marks, which so much disfigure some of our registers, might easily be avoided by a little effort on the part of a few. We, in common with many other visitors, have admired the nicely kept writing-books, and noted the improvement made in penmanship by many of the scholars. We have also listened to many fine declamations, essays, and select readings, which we have recognized as being of vast importance. We hope parents will encourage these things, as they help to discipline the mind and give that confidence to the scholar that nothing else will.

CHESTERFIELD—H. B. MORGAN, A. E. HALL.

TOO MANY DISTRICTS.

It seems evident that efficient as our schools now are, their efficiency might be greatly increased if some measure might be devised whereby we should have fewer schools and larger ones. Children work best and feel best in company. Teachers do. There is a blessed enthusiasm born of the multitude, and it is contagious. The impact of the mind and heart is a mighty force in stimulating and drawing out the latent forces of the

individual. Besides, it seems a wicked waste to spread the table with food sufficient for a half hundred, when one knows that only a half dozen will be present. If our schools could be "farmed out" a couple of years to some thrifty Yankee, perhaps we might get schooling in quantity and quality equal to what we now have, with a surplus sufficient to revive the old academy.

Chesterfield has a noble record, as most of her old residents bear honorable witness. But these are rapidly passing away, and will soon be gone and their places filled by others. If they are to be worthily filled, the schools must be placed on the best possible basis, that the education be substantial in quality and moral in character, which in the sight of all men are of great price.

CLAREMONT—M. H. WELLS.

DUTIES OF COMMITTEES.—MORAL INSTRUCTION.

The public schools of the town have completed the terms of another year, and the time has come for summing up the results. The usual number of terms of school have been kept in the several districts, and with quite an average degree of success. Some have done better work than last year.

Among the things impressed on the superintendent as needful for the best management of the public schools are these,—that prudential committees, parents, and guardians should better understand on whom rests the duty and responsibility of directing the studies to be pursued, the text-books used, the advancement of scholars from one grade or book to another, the methods of teaching, and the general discipline to be exercised. If he has read the school laws of the state aright, this responsibility has been laid exclusively on the superintendent and teachers. Directions or suggestions as to methods of teaching, or government of schools, or expounding school laws, form no part of the duty of the prudential committees. Any interference on the part of prudential committee or parents in these matters becomes a hindrance to the best management of a school. If a teacher fails to do his duty, a kindly suggestion in regard to the failure may be well, and help to remedy the deficiency. But the lawful way for prudential committees or parents to deal

with the incompetence of teachers is, to enter a complaint with the superintendent which will require him to have the case fairly investigated, and decided as the evidence and the interests of the school, in his judgment, may require. In this way a poor teacher may be removed without unnecessary abuse.

In the school report of last year the superintendent emphasized the importance of moral instruction in our public schools in the following language: "Moral instruction should have a high place in our schools. Children in early years need to be trained to habits of truthfulness, reverence, faithfulness, honor, self-control, and obedience to rightful authority. In our country and times right moral habits, far more than knowledge, are the real forces that form the character of good citizens." This year he feels called to give more prominence to the subject. The organic law of our state recognizes the fundamental value and need of moral and religious instruction, pledging its authority for its protection. The school laws enacted make prominent the same end. They require every person, seeking a certificate of qualification to teach in the public schools, to give *satisfactory evidence of good moral character*. Good moral character, in the view of the law, stands first in the qualifications for a teacher. Without that, education and talent, however extended, do not entitle to a certificate for teaching in our public schools. To give one without such evidence is contrary to the law of the state. And this is right; for the welfare of the state, the civil prosperity of the people, depends far more on the fear of God and the righteousness towards men which he requires, than upon the education of the intellect, apart from Christian morality. A person addicted to profanity or licentiousness, or indulgence in intoxicating drinks, ought never to receive a certificate to teach in the public schools. Scholars found repeatedly to be guilty of lying, swearing, and lewd talking, may, with very good reason, be excluded from the privileges of our schools. Their influence is corrupting on others.

A difference of opinion is possible as to the method of teaching morals. In primary schools the only practicable method would seem to be oral teaching, and by example or illustration. Children will learn best from seeing right conduct, and feeling its influence. The study of a text-book on moral science would

scarcely be helpful unless in the higher grades ; and even then its utility may be doubtful for want of the mental maturity necessary to understand it. This view is taken by some experienced educators.

The academic inspector of schools in Marseilles, France, says, in a circular to teachers,—“ Moral instruction should be combined with everything, but insensibly, like those nutritive elements which the scientist finds reappearing in all sorts of food, but which are concealed under the infinite variety of color and form in which nature clothes animals and plants, and which man unwittingly assimilates without a suspicion. Thus moral instruction will enter into the various work of the class,—the readings, recitations, dictations, the stories related by the teacher, the selections drawn from the poets and romances, the familiar and sprightly conversations, the grave reflections of history, the games, the promenades,—being everywhere present, in short, without making its presence remarked.”

After saying that the theory should have only the smallest place, he adds,—“ But our teachers should not forget that the work of giving moral instruction imposes upon them a moral obligation to make their conduct accord with their instruction. Of all lessons, the best is the living lesson,—the example of the teacher himself.” These views are endorsed by the Hon. John Eaton, Commissioner of Education at Washington.

COLEBROOK—B. F. DREW.

PARENTS.—ALCOHOL.

It is necessary, in order to derive the greatest benefit from our schools, that there should be a hearty coöperation between parents and teachers, for without it our schools are only a partial success. The parents should not feel that after procuring a teacher and providing the children with necessary text-books, and clothing to protect them from the storms, that the duty imposed upon them as parents is fully performed, and that the success or failure of the school is entirely in the hands of the teacher, for such is not the case. No matter how capable or efficient the teacher may be, without the concurrent effort of the parents, the school will fall far short of what it should be. Children, as a rule, are great imitators of their elders ; and if

they see them treating their teacher with disrespect, they are quite apt to do the same. Thus we see that there is a great deal depending upon the training which the pupils receive at home; for if the parents are opposed to the teacher, and speak in a disparaging way of him before their children, they can make some of his best instructions useless. Parents should also help the teacher in maintaining order. I never yet have seen the child that was satisfied with any punishment which he received at school, though richly deserved; and if he receives sympathy at home, the teacher's authority is in a fair way to be destroyed. It is the pride and boast of our country that we have free schools, where all may be educated and fitted for the duties which may be imposed upon them in coming manhood, whether rich or poor. With our system of schools, education, by perseverance and hard study, is within the reach of all.

The last session of the legislature in our state made an amendment of section 4, chapter 89 of the General Laws, which now reads as follows: "Teachers of common schools shall be examined in reading, spelling, writing, English grammar, arithmetic, geography, the elements of history, and in physiology and hygiene, with special reference to the effects of alcoholic drinks, stimulants, and narcotics upon the human system, and in other branches usually taught in said schools." I think this is a move in the right direction, for if there is any one thing in which the young should be especially educated, it is this. The damning effects of alcohol should be so surely and firmly implanted in their hearts and minds that when they may be called upon to occupy positions of responsibility and trust, the demon which is desolating our beautiful country and blighting the hopes and paling the cheeks of our best men to-day may be crushed forever. We owe it to our country not only to see to it that our homes are places of sobriety, but that our common schools are such as shall produce men upon whom the destinies of the nation may safely fall.

During the three years that the schools have been under the supervision of the board, a slow, perhaps, but gradual and marked, improvement in the schools has been going on. In all their acts the board have kept in view the proper grading of the schools according to the qualification of the scholars rather

than numbers, but so far circumstances have rendered this utterly impracticable, and as yet the district has a divided but not a graded school. The matter has been much discussed by the board, and in the opinion of some of the members the time has arrived when a modified form of a graded school can be adopted. You will readily see the obstacles that stand in the way. Few if any of the more advanced pupils that attend in the winter do so in the summer, and, consequently, the fixing of any standing of qualification for entrance into the higher school would render it either very small in the summer or very large and crowded in the winter. If a standard is fixed, it will have to be accompanied with the understanding that certain classes of the intermediate school will have to be transferred to the higher school in summer and back again in winter. To this there are objections that will readily occur to you, but in all probability the experiment will be tried in the near future, if not the coming year.

CONCORD.—WARREN CLARK, SUPERINTENDENT.

VALUABLE SUGGESTIONS.

As will be seen from the tables, the number of different scholars attending during the year was less, by forty, than the number attending the previous year, while the average daily attendance was larger by twenty-one. This is a very favorable showing, and I am confident that a still more favorable result may be obtained the coming year if parents will coöperate with teachers still more heartily, and resolutely refuse to ask them to excuse their children, except upon the most urgent occasions. The skating rink is a recognized institution in the land, and it would be idle for any one to inveigh against it even if he had the inclination to do so; yet great care should be exercised to preserve a proper balance between the head and the heels, that the latter may not be too highly educated at the expense of the former. To insure the best results, attendance should be prompt as well as constant. Teachers understand this, and work for it. An equal effort on the part of parents and pupils would almost entirely eradicate the evil of tardiness.

Complaint is sometimes made by teachers that scholars are promoted to their respective grades insufficiently prepared for

the work that awaits them, and a low standing afterwards, in many cases, confirms them in the opinion that their complaint is well founded; in other words, it is claimed that what we call a graded school is in some cases not a graded school at all. In considering this matter it must be remembered that it is utterly impossible to mould all pupils to the same pattern. In every class there are good scholars, and in every class there are poor scholars. In my judgment, the great question to be considered in any particular case is, In which class will this scholar get the greatest benefit? Into that class he should go; and in deciding the question, his term rank and his examination rank should be considered, though they should not necessarily in all cases entirely control the decision. I would not be understood as suggesting a premium on laziness or dulness. The pupil that does not voluntarily do the work he is able to do should be made to do it. The one who does all he is capable of doing should be encouraged, for even the dullest pupil has rights which everybody is bound to respect.

The subject of free text-books has been considered more or less for many years in many places, although it is a new question here, and many localities have adopted the system. In Massachusetts it is now made obligatory on all cities and towns. By a law of our last legislature, towns and districts were authorized to adopt it, and establish regulations in respect thereto at any lawful meeting. So far as I am able to learn, it has given excellent satisfaction in all places where it has been tried. In this district we already furnish our schools with ink, crayon, examination paper, supplementary reading-books, music-books and musical instruments, and it is probably only a question of time when we shall furnish all the books free. It is certainly time to carefully consider the matter.

DISTRICT No. 20.—WM. W. ALLEN, EDMUND H. BROWN,
ALFRED E. EMERY.

We think that the present high standard of our schools, and the very successful examinations which those witnessed that were fortunate enough to be present at the close of the schools, attest more than could any words of ours the benefits derived from a continuous service. That it is wise when you find a

teacher that is especially adapted for a school, that takes an interest in it, and shows a marked success in that particular department, that holds the respect and good-will of the scholars, of retaining them just as long as possible while they continue to give satisfaction.

Under this continuous service both teachers and pupils become more or less familiar with each other, even before they are associated together in the same school. Thus they quickly learn each others' ways and disposition, and no time is wasted at the beginning of each term, or even at the beginning of the school year,—each department being ready for work from the start.

The committee feel that too much cannot be said in praise of our schools as a whole during the past year,—and we feel gratified at the interest manifested by the parents and friends of the scholars, as shown by the large attendance at the closing exercises, ninety visitors being present in one of the departments: and it is a fact that those who visit the schools, and know the most about them, are loudest in their praise. When we realize that nine tenths of all our scholars receive all their education, so far as school privileges go, in our common schools, the parents have a right to demand, and see to it, that they are the best, and that only the best teachers be employed that can be obtained for a reasonable amount. If our schools are poor and of little benefit, we not only lose the money they cost, but, what is far worse, we rob a large class of scholars, our own sons and daughters, of that which is of inestimable worth to them, and which they may never have another opportunity to gain.

The difference in a man's tax between that which will give first-class schools of true merit and worth, and a sort of "penny wise and pound foolish" policy that would crowd down the expenses to the lowest possible limit, looking not so much to qualifications in a teacher as to how cheaply they can be hired, is so small that it falls into insignificance beside the better results of the former policy.

CONWAY.—S. D. STEWART.

SUGGESTIONS.

In comparing the success of our schools the past year with that of former years, the result is gratifying. The standard of

scholarship is high in many districts compared with the amount of schooling. Scholars have taken a deep interest in the schools. They have appreciated their opportunities, and have been desirous of improving them. The majority of those who have had charge of our schools the past year have been true, live, working teachers. Would that I might say the same of all. The teacher's profession is a noble one: for that reason it is a responsible one. Of all the employments in which one may engage, this one calls for earnest work of brain, heart, and hands. One who is content to sit in the school-room for six hours, simply hearing the recitations from the book, and nothing more, has no claim to the title of teacher: it is but an insult to the town. The true teacher trains the mind both intellectually and morally, raising the pupil step by step until he is able to think and act for himself, ever bearing in mind that to his care are intrusted minds which are like wax to receive impressions, and like marble to retain them. How great, then, is the responsibility of the teacher if he or she does not keep this object constantly in view, and impart to them all the knowledge possible, and set such an example before the scholars as will persuade them to practise all that is good and shun all that is evil. The greater the harmony in the district and the sympathy between parents and teacher, the more profitable the school. There yet remains with us an evil of vital importance which *can* be eradicated: it is that of keeping children out of school. You not only wrong your children, but you wrong your country and your fellow-men. Let the coming year find every child in the school-room, and your homes will be better for it.

DEERFIELD.—G. H. TOWLE.

SENSATIONAL LITERATURE. WASTE OF FUNDS.

Some of the teachers have been young and inexperienced, while others have been able, experienced, and devoted to their calling; but altogether the results are not commensurate with the amount of expenditure. Nor can these results be justly attributed to any inefficiency on the part of the teachers. But other factors, wide-spread in society, and deeper rooted in our

school system, must be considered in connection with the important question of advancing the cause of education in our common schools. Larger expenditures of money, and the employment of better or more experienced teachers, will be powerless as a remedy while we follow the ruinous policy of supporting so many schools for so few scholars, and while, also, the damaging practice prevails of putting into the hands of our youth as soon as they are able to read, by the consent and encouragement of parents, the most pernicious and sensational literature. The child of ten or twelve years of age, who has acquired the habit of devouring with avidity the contents of exciting, sensational, and fictitious books, is frequently looked upon with pride by the parent, who flatters himself that his child is laying the foundation of real intellectual culture. How grave an error! How irreparable a mistake will hardly be realized by the parent until his child shall approach maturity. Then he may see, but too late, that the high dome of reason has been vacated, and that in its stead are erected the erratic and unreliable forces, sentiment and impulse.

It is not difficult to understand how a child at this tender age, with a mind so impressible, addicted to this dissipation, is entirely incapable of acquiring the habits of study and close application necessary for the mastery of the more solid and difficult sciences. His imagination having been inordinately developed, and his impulses being now beyond his control, he has no taste or desire for those laborious studies that furnish neither excitement nor pleasure to his now morbidly imaginative and impulsive nature. I do not wish it to be understood that this class of works may not be read with a degree of profit by persons of maturer years, where the foundations of a solid education have been securely laid in the mastery of the English language and the sciences, and by those who are now, in the midst of life, pressed by innumerable cares and responsibilities. They may perhaps seek and find amusement, rest, and recreation in this class of works; but I do insist most emphatically that they are not the proper intellectual pabulum to feed to satiety the soft and expanding mind of the child.

But I will not detain you longer with the discussion of a matter which can only be remedied by the cultivation of a healthy

public sentiment, and by the careful supervision of the parent, and over which you in your corporate capacity have no control, but would hasten to call your attention briefly to the other branch of my subject, the defect of our school system in the maintenance of so many small and uninteresting schools.

We have expended upon our fourteen schools during the year the sum of \$1,924, which is \$9.54 per scholar. We have had an average of twenty-one weeks of schooling to the district. Now if we could devise some way by which we could bring our 202 scholars into eight schools, then we should have only twenty-five scholars to each,—none too many for an interesting and profitable school. Then we could give each district twenty-four weeks of schooling, at an average expense of \$24 per month, or \$144 for each district. The aggregate expense for the eight districts for the year would be \$1,152, leaving a balance of last year's expenditures of \$768. Now, were we to appropriate \$368 annually in carrying children living long distances from school, we should still have a balance of \$400, with which we might establish a free high school at the centre of the town for two terms in a year, free to all scholars in town who have attained a certain grade of scholarship which might be fixed upon. Around this school, with the facilities furnished by our free public library, would naturally spring up some literary society, lyceum, or lectures, which would give an impetus to intellectual pursuits among the youth of the whole town, and would to some extent supplant and be an improvement upon the levees and dramas which now receive such generous support. I do not propose this scheme as the only or best one that might be adopted, but as the result of my reflections, in the time that I have been able to spare from other duties, upon a subject I regard as of transcendent importance in connection with our common schools. I am aware that our present arrangement has come down to us freighted with too many blessings to be hastily laid aside. Too many illustrious sons of old Deerfield have received their elementary education in these districts, and are now occupying the front ranks in the different walks of life, to allow of our entering upon any new arrangement without ample discussion and mature deliberation. If I shall succeed in bringing this matter to your attention so that you shall here-

after give it some careful consideration, then the object of this report will be attained. And to whatever conclusion we may arrive in our deliberations, let us not forget that a proper elementary education of the youth is an obligation we owe posterity, in the faithful performance of which rests the only security of the republic.

DERRY.—REV. ALFRED STOWELL.

MONEY.

A glaring deficiency in the school system of Derry is the lack of money. Twenty-four weeks of schooling for the year ought to be the minimum; yet only three schools have reached this point. No. 2 leads, with thirty-two weeks; No. 4 follows, with twenty-seven; next No. 1, with twenty-five. On the other hand, No. 5, with twenty-five enrolled scholars, had only fifteen weeks; No. 6, with twenty-one enrolled, and where the very best work was done, had only fourteen weeks; and No. 12, with fourteen enrolled, about the same amount. The other districts range between. From these facts, it will be seen that scholars residing in some districts have great disadvantages. This lack is not due to the excessive wages paid the teachers, for these are placed at a point sufficiently low to satisfy the most sturdy advocate of economy; yet the results attained under these circumstances show what might be done with enlarged facilities. If we are not to have the town system, some plan ought to be speedily adopted for the benefit of some of these out districts. A little extra expenditure yearly would be a paying investment. Derry enjoys an enviable reputation for the advantages she offers for acquiring a higher education. She ought also to lead in the attention paid to her common schools; but in this she is certainly behind many other towns.

STUDIES.

But little attention is paid to the higher branches, because the academy takes most of the older scholars as soon as they are prepared to take them up. The school having the widest range of studies (No. 7) is the one most distant from the advantages of that institution.

It will be noticed by the table that only three scholars have taken up physiology during the year. This study will be required by law in all the schools in future, with special reference to the effects of alcoholic drinks and narcotics upon the system. A little reflection will convince all of the wisdom of this provision. "An ounce of prevention is worth a pound of cure." The use of intoxicating drinks annually costs the state a vast sum in the punishment and suppression of crime, and the relief of want, which are the direct results of this vice. All tax-payers will hail with joy whatever tends to mitigate this evil. The instruction of the youth is certainly a form of temperance work that promises great results.

DOVER—CHANNING FOLSOM.

TEXT-BOOKS.

The annual tax for books and other supplies made necessary by the progress and promotion of the various classes is very burdensome to the head of a large family of children. In the case of a man of small income, this tax is often the argument which determines the length of the child's school life. The law requires, in case of neglect or refusal to buy books on the part of any parent or guardian, that the same shall be purchased by the city, and that the amount expended shall be added to the next tax bill, if the parent is able to pay the same. Under this law, and in accordance with your instructions, I have supplied all destitute pupils with the required books, and have furnished to the assessors a complete list of such books, and the cost of the same.

In many towns and cities in New England all text-books are furnished free. We already furnish ink, crayon, examination paper, and supplementary reading-books. Fall River, Lewiston, Lowell, and Woburn are among the places in which the free text-book plan prevails. So far as I can learn, the people are satisfied. This method necessitates a comparatively large appropriation at first, but the books being in charge of the teachers, who are held responsible for them, can be used by several successive classes, and last much longer than when owned by the pupils. The burden is transferred from individuals, many of

whom are unable to bear it, and others of whom shirk it as far as possible, to the public. The actual cost of the books and other supplies furnished under this system would, of course, be much less than at present, as everything could be bought at wholesale prices, which are considerably less than retail prices. For your information on this subject, I will speak further of Lewiston, Me., which has had an experience of eleven years with the free text-book system. The population of Lewiston in 1870 was 13,600. The first year of free books, the expense of all text-books, stationery, etc., from the primary school to the high school inclusive, was \$2,563.50. For the five years ending with 1882, the average yearly expense for each scholar was 76 2-5 cents. These statements are given in the school report of Lewiston for 1882, in which the experienced superintendent of the schools of that city gives the plan his hearty indorsement and approval.

Most of our teachers have no special training or preparation for their work. Elected, many of them, immediately after their own graduation from our own high school, they are placed in the school-rooms to *experiment* upon the minds of the children under their charge. And though they may in one month prove their unfitness for the teacher's position, having been chosen for a year they must remain, in some cases to the incalculable injury of their pupils. Young ladies who have never given a thought to the principles of education, or to methods of instruction, assume the responsibilities of the school-room unhesitatingly, and take charge of the education of a class without any appreciation of the importance of the work. Said the school committee of this city, in their first annual report in 1871,—

“The idea is far too prevalent that any young lady of necessitous circumstances, possessing moderate intellectual capacity, and capable of passing a tolerable examination, is competent for the discharge of the duties of an instructor of youth. Even graduates of high schools and more exacting institutions of learning, except in rare exceptional cases, require a special training, and the successful ones obtain it either at their own expense or at the cost of the community employing them.”

The age of these words does not detract from their force. They were true then, they are true to-day. But, I regret to

say, the practice of committees since that time has not been in the line of progress there hinted at. This is not the time to argue for the value of special training. The age is past in which a knowledge of the alphabet and the multiplication table was considered a sufficient qualification for a teacher of a primary school. I have no doubt that many of the Dover girls who desire to become teachers would take a normal school course if the school committee should encourage such action on their part. A slight difference in the compensation in favor of the trained teacher, and an understanding that candidates for positions who have taken a preparatory course were to have the preference over those untrained, would probably be a sufficient incentive to many to obtain a professional training. I dwell particularly upon this point, as I consider it a vital one. You annually elect as teachers persons whose success is extremely doubtful, when you might, I believe, secure skilled labor by a mere intimation of your preference. Until you give such an intimation, you will of course have few but the inexperienced from whom to make your selections. If these hints and suggestions do not meet your approval, I ask your investigation into the utility and practicability of training-schools, as they exist in many of our sister cities of New England.

PROMOTIONS.

The matter of promotions from one class to another is frequently a source of great trouble to teachers. They too often expect to form all children according to one pattern, and because they fail, become discouraged, complain of insufficient preparation, and make life uncomfortable for themselves and their pupils. Now I take it that there is but one question to ask in deciding the propriety of promoting a child to a higher class, namely, In which class would he secure the greatest amount of good? not. Has he obtained an average of sixty-five or seventy-five per cent. in his recitations and examinations?

In every class there will be poor scholars. In every class there will be pupils who excel in one branch of study, but are deficient in others.

Shall a child be denied the privilege of advancing in math-

ematical studies because his memory is poor? Shall he be prevented from turning his attention to the natural sciences because he has no taste for mathematics?

But this is precisely what some teachers would do. They would drop from their classes or their grade pupils who are not uniformly good in all the branches required by the course of study.

This seems to me to be wrong. A pupil regular in attendance, faithful and honest in his work, should be advanced whenever it ceases to be to his advantage to remain; and this is not often the case. The dull scholar has rights in our schools as well as the brilliant one, and those rights should be respected.

DURHAM—SAMUEL H. BARNUM.

DISTRICT SYSTEM.

It is greatly to be desired that the district system of schools should soon be abolished. It is to be hoped that public sentiment will soon demand it; but until it is demanded it is useless to attempt it. One reason for abolishing the present system, and giving to the town the powers of the districts, is, that the present method is unfair. Suppose the case of a man in one of the poorer districts. He is assessed for school money at the same rate as others who live in a richer district. He may pay actually a larger tax than many who are so fortunate as to be in the richer district; yet his children may have but one third as much schooling as the children in the richer district, and poorer schooling at that. If the town had charge of the schools, all might attend school for the same length of time. Another reason is, that by uniting the schools into perhaps two or three, a better classification could be made. With more scholars in each class, there would be more interest. Another reason is, that fewer teachers and buildings being required, and money being saved in that line, better teachers could be employed, some of whom would have time and ability to instruct in some of the higher branches, thus obviating the necessity of sending children to other towns so early if they wished a higher education. These reasons are worthy of earnest consideration. No rights would be taken away; on the contrary, the new arrange-

ment would be a fairer one. The objection of the great distance which some would have to go may be met without great difficulty. As to children who live one mile and a half or more from school, the law allows twenty per cent. of the school money to be used for their conveyance, and if that is not enough, the better school advantages ought to make the parents of such children willing to pay something extra for their conveyance. Even if distant children could not attend all the time, they could probably attend more than at present. The plan proposed would be of great benefit, especially to the poorer districts; and whenever the people are ready for the change, they can, if necessary, call a special town-meeting to consider it.

DUNBARTON—JOHN B. MILLS, LUCIAN HAYDEN, T. C. H. BOUTON.

PROFESSIONAL TRAINING.—DISTRICT SYSTEM.

The law requires something more than the mere knowledge of books in the qualifications of a teacher. They must possess a knowledge of teaching, and the methods of imparting instruction. Perceiving this deficiency on the part of some teachers, the committee held a day's session at the town hall, in November last, for the purpose of giving instruction in the various modes of teaching, all the schools being closed by order of the committee, that the teachers might avail themselves of the privilege of attendance. Their attendance not being compulsory, some absented themselves from the meeting; and we are free to say they were the ones in most need of the instruction.

We would advise all who intend making teaching a profession to take a course of normal training if possible, and attend teachers' institutes whenever practicable.

Your attention is called to the table appended to this report. A careful examination will convince you that the district school system is a failure, and that we are squandering our money and receiving but little benefit. An examination of the table shows that in district No. 6 the cost per scholar for the summer term was \$2.24; fall term, \$1.80; winter term, \$2.60. In district No. 7 the cost per scholar for the summer term was \$8; winter term, \$11.25.

This fact alone is sufficient to condemn the district system. But another fact, equally strong against the system, presents itself in the inequality of schooling. The number of weeks schooling in district No. 1 the past year was thirteen; in district No. 6, thirty-one. These facts should be carefully considered, and some means devised whereby there shall be somewhere near an equality of schooling and cost per scholar.

We would suggest as a remedy that we adopt the town system, and that the whole matter of schools be placed in the hands of a board of education. By that means we should be able to obtain better teachers and an equality of schooling, with less expense than by the present district system.

EAST KINGSTON—MISS ISABELLA J. CURRIER.

Our school money, divided among three, or better, two districts, if they could be suitably located, would give us better and longer schools. Some may think that we already have a sufficient number of weeks of schooling during the year; but when children leave or are taken from school so young, as has become too customary, it behooves us to do something towards affording them a better education, and likewise to furnish them inducements to remain longer at school. The large majority of children obtain all their education at the common schools, and so it is necessary to see to it that the training which they there receive shall be such as will prove of lasting good and assistance to them.

That this may be so, let parents do their part by taking a deeper interest in the progress of their children by enforcing constant attendance, by aiding the teacher through more frequent visits to the school-room, and with kindly words of encouragement. It is well to remember that he or she who is engaged in guiding the young in the paths of learning has far greater opportunities than any others, excepting the parents, to mould their minds, and to direct, in a great measure, the whole course of their lives. The town should do its part, also, by providing as thorough advantages as possible, that the youth may be induced to continue their studies to a greater length.

If anything can be done to effect this result, it is not only a privilege but a duty to do it.

It is quite reasonable to expect that with fewer and improved school buildings, with more money to each district, better schools could be maintained. These would materially help to build up the town; and it is very evident that something needs to be done to retain as many of the sons and daughters of East Kingston as we can within her borders, and to attract immigration as well.

You are fully aware of the increased value that is possessed by real estate in a town where superior schools are maintained. Add to this the advisability of keeping here more of the young men and young women, and the extra expense of providing modern school-houses and of supporting better schools will be money wisely invested, to be repaid many fold by the coming generations.

The improvement of our school system is only one step in the right direction, but when this shall have been taken, the others will come more easily; for good schools cannot of themselves alone build up the town, but they will go far towards accomplishing that desirable end.

Although these suggestions may not be acted upon this year, or next, and even if they do not seem to be the best, we hope that they will at least awaken thought upon the subject of the future prosperity of the town, and lead to such action as shall promote its attractiveness, interest, and success.

ENFIELD.—GEO. F. PETTINGILL.

1. I wish to speak of *Reading*. The exercise of reading involves two distinct processes,—the forming of the ideas and thoughts in our own minds by looking at the words, and the utterance of the words so as to excite ideas and thoughts in the minds of others. By this analysis we see, first, that reading is something more than recognizing and pronouncing words. The words are signs, and are to be recognized only as means of awakening ideas and thoughts. If the pupil does not have these awakened by the words he uses, he does not read at all. Nor is the process, so far as reading is concerned, simply useless: it

is dangerous just in proportion to the facility with which words are called.

There are two kinds of reading, silent and oral. In teaching oral reading, the teacher should never lose sight of the fact that the chief end of reading is to give the pupil facility in obtaining the ideas and thoughts. This will lead him to keep constantly in mind the wants of his hearers, and will give a proper direction to the aim of the pupil, both in preparing for his reading and in the reading itself. It will tend to direct his attention away from himself, and stimulate him to make his best effort by placing the right motive within. When this desire is the motive, the pupil will feel the necessity of first understanding for himself what he is to read.

2. *Penmanship.* The requisites in penmanship are legibility, uniformity, and rapidity. Legibility is the first in importance, and is first to be attended to in the teaching. To secure this, we must fix in the mind of the pupil definite forms for all the characters.

The writing of many schools is limited to what is done in the copy-book, and the practice of writing is deferred till the pupil is old enough to use the pen and ink. If our schools are to show a good practical handwriting, it must be before the pupils reach the age of fourteen or fifteen. I would give the pupils an early training in penmanship. When they first attend school, let them make marks and characters on the slate and blackboard; instruct them to use the lead pencil before they take the pen.

3. *Spelling.* The end to be secured in teaching spelling, is the correct spelling of the words the pupil meets with in his studies, and those he will be most likely to use after he leaves school. To secure this there must be practice by the pupil in writing the words, not simply of spelling from dictation, but in sentences and in composition exercises.

The results cannot be satisfactorily reached by any amount of oral spelling. Repeated use of carefully selected words in written exercises, when the attention is not directed solely to spelling of the words, is the only means of making practical spellers.

I speak of these three studies, because I consider them paramount to all others. They are the foundation of our schools.

The scholar who has these qualifications has something to build an education upon.

To the parents I would say, the education of your children commences at home, and continues until the child is transferred to the school-room; and when the work of education passes out of the house and into the school, just so soon does the moral discipline, or the government, which is one of its essential parts, go with it. When the child has been consigned to the teacher's charge, it is equally for instruction and discipline as one and inseparable. Nor is it competent for the parent or guardian to withdraw the child from under this instruction and discipline which go to make up his education. All the authority which the parent may possess and exercise in the control of the child, under the process of education at home, belongs, under a system of education in the school, to the teacher alone. The parent has no right to refuse this prerogative to the teacher, nor to disturb him in his necessary exercise of it. Indeed, such interference with the teacher's prerogative is worse than improper, it is suicidal. Inasmuch as the school government is but a transferred part of the home government, by just so much as the parent restricts the teacher, he practically retrenches his own authority. Let parents bear in mind that errors in government are nowhere unavoidable, and that invariably a defective government is better than none. Give the schools at all times a cheerful support, and we shall have less cause for complaint.

FITZWILLIAM.—A. R. GLEASON, AMOS J. BLAKE, ELLIOT K. WHEELLOCK.

The superintending committee entered upon the duties of their office at the commencement of the year, with the intention of being faithful and thorough, not only in the examination of teachers, but in every department of their work. At a meeting of the committee, held in the month of April, 1883, we adopted a system of written examination of teachers, and determined upon a standard of qualifications and regulations for the examination of teachers, and prepared ten general questions, ten questions in arithmetic, ten questions in geography, ten in grammar, ten in history, and ten on government,—the standard of quali-

fications specifying that candidates will be expected to answer correctly sixty-five per cent. of the questions in each of the subjects of the written examinations, and also that the candidates will be expected to pass, in addition to the written, an oral examination satisfactory to the superintending committee in other branches than those specified in the list, when required to be taught in any school. We have given certificates to none whose abilities or qualifications we doubted as being sufficient for the proper management and instruction of the schools which they were employed to teach. We feel confident that the teachers, as a class, have been competent to do their work, and have devoted themselves with commendable zeal to the duties of their station.

[I have had the following printed, thinking that other towns might find it useful to adopt similar rules and regulations.—Supt.]

Rules and Regulations of the Public Schools of Fitzwilliam, N. H., adopted April 1, 1881, by the Superintending School Committee.

1. The schools shall be opened punctually at 9 A. M. and 1 P. M., and closed at 12 M. and 4 P. M. Children in A B C classes may be dismissed after two hours' attendance at each session.

2. The roll shall be called immediately after the commencement of each session, and a portion of the Scriptures shall be read each morning after the roll-call; and the committee recommend the repetition of the Lord's Prayer by the teacher and pupils in concert, and singing at least once each half day.

3. Obedience to the teacher is required, faithful attention to studies, and all whispering without permission forbidden.

4. All pupils older than six years shall practice writing.

5. Rhetorical exercises. One declamation, recitation, or composition, shall be given by each scholar once a week.

6. Teachers are required to give oral instruction in outline geography; in grammar, the parts of speech and the conjugation of verbs; in arithmetic, the tables to be committed to memory;—in one of these branches at least five minutes each day.

7. Scholars shall not mark, deface, or damage anything in or about the school-house ; and they shall not engage in boisterous conduct, nor use vulgar, obscene, or profane language.

8. Teachers shall govern and instruct their pupils without partiality ; shall inculcate the principles of morality, a sacred regard for justice, truth, love of country, punctuality, benevolence, industry, sobriety, chastity, cleanliness, neatness, and love of order.

9. Teachers shall look after cases of tardiness and supposed truancy, and may require written excuses from parents or guardians.

10. Teachers shall notify parents and guardians of the wants of their children in books or materials to successfully prosecute their studies, and if not supplied in one week, shall notify the superintending committee.

11. The laws of the state make scholars responsible to their teachers in going to and from school when not under the care of parents or guardians.

12. *Holidays.* The following named holidays only shall be granted to the schools, viz., Decoration day (May 30) ; Election day (first Wednesday in June), biennially, when the same occurs ; Fourth of July, Christmas day, New Year's (Jan. 1), Washington's birthday (Feb. 22). All schools will be closed on Fast and Thanksgiving days.

13. *Text-books.* No new text-books shall be introduced by the teachers, or used in the schools, excepting those named in the list published in the last annual town report, without the consent of the board of superintending school committee.

14. The law requires teachers to return their registers to the superintending committee, and get a certificate therefor before receiving their pay. Prudential committees are forbidden to pay teachers for their services until such certificate is procured and delivered to the prudential committees. See chap. 5, sec. 33, page 89, Digest of School Laws.

15. Teachers are required to observe and enforce these regulations, and read them to their pupils at the commencement of every term.

FRANCESTOWN.—GEO. F. PETTEE.

CONDITIONS OF A GOOD SCHOOL.

In order that reading and spelling, the most important branches taught in schools, should receive their full share of attention, we have from time to time furnished test-words by which to try their proficiency; and as reading-books after a few perusals become dry and uninteresting, supplementary reading from histories, magazines, periodicals, newspapers, etc., have been substituted with gratifying results.

As the means of acquiring a good education is placed within the reach of every child in town, and as this is almost the only boon which we can bequeath our children, should we not, as parents and citizens who desire the welfare and prosperity of the community, now and in years to come, see to it that by no act of ours these institutions for moulding and making character be allowed to suffer? And to this end we call upon the citizens of our town to appropriate sufficient sums of money for furnishing ample school-houses and apparatus, and for paying good teachers; for public schools are cheaper than prisons and poor-houses. We ask of you, at your annual school-meetings, to select prudential committees who are interested in education, who will hire the best teachers, and when proved, retain them for successive terms; committees who can say *no* when the good of the district requires; committees who deem other qualifications than living in the district and being their relative necessary.

And to teachers, we say yours is a noble work. Under your guidance children are forming habits enduring as life,—habits which shall make them good, law-loving, law-abiding citizens, or habits of idleness and want of self-respect which in after years shall work their ruin. No fact is more patent than that a person, to succeed in any particular occupation, must have his heart in the work. If you do not love the calling for something more than as the stepping-stone to something better, leave the vocation, and seek other employment, for which your taste and qualifications better adapt you.

As youth is the time when habits are formed, we fear the

fact is too often overlooked that "As is the boy, so is the man:" therefore parents and teachers should strive to inculcate habits of industry in their children, for idle persons, like idle scholars, are seldom happy; habits of punctuality, for this is a virtue and its opposite a curse, whether in the school-boy entering school a few minutes late, distracting the attention and business of the whole school, or in the same boy, a little further on, becoming a man, where he meets a business engagement at the eleventh hour, or perhaps not at all, or in attending lecture or church, when, behind as usual, he enters with a look and bearing signifying that he had done a very commendable act to favor them with his presence at all; habits of honesty and uprightness, for a person with a bad name is half hanged. Habits formed at school, be they good or bad, are likely to become fixed, and even hereditary: hence the importance of forming good ones. Situations for good, honest men are open, and at a premium. Let us strive to do our part towards filling them.

In closing our year's service, we would thank citizens, parents, teachers, and scholars for the aid they have rendered us, and the kindness and courtesy with which we have ever been treated.

FRANKLIN—E. B. S. SANBORN, FRANK N. PARSONS, EDWARD G. LEACH.

OUT-DISTRICTS.

The schools in what are commonly called the out-districts, that is, outside the two villages, show, we think, on the whole, the most marked improvement. This has been brought about in part by the system explained in our last report, by which, through reports from the teachers and attendance by them upon the teachers' meetings, the work in each of the schools has been brought closely under the supervision of Mr. Robinson, the principal of the high school. In addition, we have required the teachers of these schools to attend for a week each the classes of the village schools, and in this way gain an acquaintance with the best methods of work there. This plan has been of twofold advantage, for not only have the teachers who looked on gained a knowledge of new methods, but the teachers who

were visited, conscious that their work was being critically examined, were urged to renewed care and zeal in the performance of their duties. Of the large class graduated from the high school last summer, several are already successfully engaged in teaching in our schools. We intend, when practicable, that scholars graduating from our schools, who desire to teach, shall have the opportunity here. Several of these before graduating assisted as pupil teachers. When possible, we think that these new and inexperienced teachers should commence as assistants in some of the village schools. A term or two as assistant in a school under the charge and direction of an experienced and successful teacher renders easy the solution of the many problems which face at once the inexperienced teacher when she takes charge of a school for the first time.

FREMONT.—ALDEN F. SANBORN.

Our common schools were established for the purpose of giving to all our youth the advantages of such an education as will best fit them to discharge the duties and responsibilities of life. Now, when we take into consideration the fact that the great masses of our youth must depend upon the common schools alone for what primary instruction they receive, it should be the utmost endeavor of all, parents as well as teachers, to bring them up to that high standard of excellence to which they are destined. Parental authority should follow the child to the school-room, and aid in securing such subordination as the best success of the school demands. Do you take an interest in your children's school? If so, do n't sit down at home or at a neighbor's and criticise the teacher, but go and see her while she is at work. Do not weigh her by some miserable standard, but just put yourself, mentally, in her place. I am sorry that there are some of school age in town, who have let these golden opportunities pass without improving them. If the good people of No. 2 would consider the size of their school, and the amount of care and work for the teacher, I think they could not reasonably complain if their children did not make such progress as they had hoped. It would seem that if this school could be graded, and the present amount of money expended for two

teachers instead of one, better results might be accomplished. The one great evil that confronts us in most of our schools is laxity on the part of instructors to teach in a thorough manner the various branches pursued. A failure to do so is well-nigh fatal to the progress of any school. We may appropriate money, build stately structures, embellish our school-rooms with all the paraphernalia of learning, maintain order and discipline that a martinet might admire, and yet, unless the great fundamental principles, the absolutely essential rudiments of education, are thoroughly taught and well understood, the praises we sing to our common schools are as "the sounding brass and the tinkling cymbals." Progress and improvement should be the watchword all along the line.

It has been said that a nation's safety depends upon the intelligence of its people. The best interests of society and the fabric of our institutions find their strength in the education of the masses. The awful voice of history sounding through past ages proclaims to us that only an educated and intelligent people can be free, prosperous, and happy.

GILSUM.—SAMUEL W. DART.

ECONOMY—COMMITTEES—PARENTS.

This town contributes liberally for the support of its schools. Nearly one thousand dollars, or about two fifths of the entire town tax, is expended annually, and in considering this matter it belongs to us to ask, Is it expended well, and according as the law requires? In answering the first part of this question, I should say that it is not in all cases. Take District No. 6, for instance, with only one or two scholars, and drawing \$85.52 school money: is this economy? Although this year this and No. 4 have united and thus improved the expenditure, still there are further changes in other districts that might be advantageous, to secure the best results: in fact, the town system should be adopted. In answer to the last part of this question, I will only say that in three districts the teachers have received their pay before returning their records, as required by law, and receiving a certificate to that effect.

As the reports to town and state are compiled from the sev-

eral registers, it is of importance that the prudential committees see that it is carried out, and not as in the case of No. 7, where the committee refused to give the amount, and made answer that "the law does not amount to much," etc. To illustrate this point, will he explain where the balance of that district money has gone to, after paying expenses, according to his statement in said register?

Prudential committees cannot be too careful in seeing that the registers are correctly filled out. The present year, not one, as returned to me, would agree with the town records in the expenditure of money. But don't write in a sufficient amount in miscellaneous expenses to make accounts balance, as one committee did, without the items. One other thing your attention is called to, that is, paying teachers wages for holidays when school is not taught. As the law now is, five days constitute a week, and four weeks a month, of actual school sessions. Some committees have disregarded this thing, while others have not. Another question is, Do the several committees exercise that care in the hiring of teachers that they would in matters of their own business? Nothing can compensate for the loss of a good teacher. We have a particular piece of work to do: do we get any but the most experienced workman to do it for us? Well, if we are so careful about these things, how much more should we be in selecting those who instruct the rising generation. In order to have the best schools, parents should take an active interest in what their children are doing, and encourage them by example and precept, and by visiting the schools often. It is a noticeable fact, that where such interest is manifested there is more progress and greater excellence. "As the twig is bent the tree's inclined," and if habits of industry, good morals, perseverance, and application of knowledge to practical things are taught, you will see a most gratifying result. Another point is, to keep a good teacher in the same school more than one term. They then know the wants and capabilities of all the scholars, and can accomplish more in a given time than is possible for a new teacher to do. Our teachers should be philosophers as well as scholars, with quick perceptions, clearness of expression, and practical in all things, able to illustrate principles by showing their application. Good moral training should enter into

the duties of every teacher, for "knowledge is power" for evil as well as for good, and we should be particular that it is for good. Prudential committees should visit their schools often, that they may acquaint themselves with the work that is being done, and aid the teacher in every way they can. Another very important element is to have your children attend regularly. What is worth doing at all is worth doing well, and how can a scholar who goes only every other day make any advancement? You will always know where to find him,—at the foot of his class. Habits of indolence and shiftlessness are thus formed, and will be likely to follow him through life. Do well what you do: things done at the halves are never done well. Our schools are what we make them. Encourage and build up, instead of pulling down by your fault-finding with the school-house, or the teacher, or his or her methods, etc., for "there's no place like home" in its influence in the common school.

GRAFTON.—JESSIE COLBURN.

Your committee, in reviewing the results of the schools the past year for the purpose of making her report, feels that while in some instances the schools have not been in all respects what is desirable, there has been a good degree of success and no failures, showing a faithful performance of duty by prudential committees.

The teacher's work is most arduous, responsible, and delicate. She is placed in the school-room, with a dozen or two active minds, restive under the restraint of six hours' confinement each day, and she often feels that hers is a thankless task. The presence of parents in the school-room would encourage teacher and scholars, and in nearly every instance infuse zeal and enthusiasm into all the work and exercises pertaining to the school.

If you, parents, as well as other citizens, would visit your schools often, and see how your children are deporting themselves in and about the school, instead of listening to home reports from your scholars, or to flying rumors, both often without any foundation in fact, you would doubtless find that you were drawn into closer sympathy with the teacher, and feel that her

success is your vital interest,—the vital interest of our common country.

HAMPTON.—HORACE M. LANE.

SELECTING TEACHERS.

During the past year our schools have not been more than moderately successful. The principal reason, we think, is, that our prudential committees, as a rule, have been apt to delay securing a teacher until too late to secure an efficient one, and when we have a second-class teacher a second-class school will surely follow. We have known of instances where parents and scholars were pleased with their teacher, when to a frequent visitor it was evident that good work was not being done,—lessons half learned and recited, poor order, but the teacher very pleasant. While we regard the art of pleasing as one of the best points of a teacher, yet it is not all that is necessary. A good teacher must mildly but firmly say No to all unnecessary and unreasonable requests of his scholars.

HAVERHILL.—SAMUEL B. PAGE, SAMUEL T. PAGE.

TEACHERS.

I have licensed fourteen teachers during the year, nine of whom were experienced in their business, and six of whom taught the full year in the districts where they were employed. With a single exception they have proven faithful and efficient, and are entitled to my warm approval and endorsement. With a single exception, no pupils or graduates of the state normal school have been employed, and I regret to say that I cannot recommend their employment in any mixed school until there is a radical change in the course of study, arrangement of terms, and general methods of that institution. The graduates therefrom may leave it fitted for well graded schools in the larger villages and cities; but they have proven too slow in action, too devoted to the evolving of fine-spun theories, and too talkative in the class-room,—in fine, too exalted in their views of their “mission,” in every way too “cultured” to deal with the poor human children that gather in our country schools, with only

old-fashioned, plain sense to guide them and to build upon. Again: when the arrangement of terms is so modified that a girl from our hills, dependent upon her own resources, can have opportunity to teach a portion of the year without prejudice, there will be an infusion of young womanly blood that will both benefit the public, and secure for the state normal school the recognition that the people of the state have for several years refused it.

PRUDENTIAL COMMITTEES.

I recommend you to personally see that your school buildings are put in good order, and properly provided with apparatus before the opening of each term. Do not send a boy: go yourself. Ascertain at the earliest possible minute the amount of school money you have to expend, first collecting into your own hands all funds unexpended by all your predecessors. If possible, employ a teacher for the year, and secure an experienced one. Hire early, so that you can have some choice. Arrange your terms so that your schools will close in February. All town and district business is understood to be closed up the first of March, and, besides, March is the stormiest and most sickly month of the year. Call your next school meeting so that it may be held in February (under the law you may call it any time after the first Tuesday in January), and the school superintendent can have the names of the new officers for his report, and the year's supply of fuel can be more conveniently and cheaply obtained.

Report to the school committee the names of any children who ought to be in school, but are not, and if your school begins to "peter out," either from a falling off of pupils or any other cause, give like notice.

HEBRON.—J. B. Cook.

ALCOHOL AND NARCOTICS.

Attention is called to the amendment to section 10 of chapter 89 of the General Laws, which takes effect from and after March 1, 1884. The amendment requires that "teachers shall be examined in physiology and hygiene, with special reference

to the effects of alcoholic drinks and narcotics upon the human system. The school committee may prescribe suitable rules and regulations, etc., provided that physiology and hygiene, including special reference to the effects of alcoholic stimulants and narcotics upon the human system, shall be prescribed in all schools sufficiently advanced."

Says Hon. J. W. Patterson, superintendent of public instruction, "It will be readily seen that to realize the beneficent purpose of the law, the text-book used must be accurate and clear in statement, and the teacher competent to instruct, and interested in the subject." He also says, "As many of our teachers have little or no knowledge of the subject, it may be necessary to be indulgent the present year, and in some cases to give a certificate on an examination which would not subsequently be accepted; but, though it may not be wise to be too exacting at first, it will hereafter be the duty of school committees to require adequate knowledge of the science, so far as it is taught."

I make these quotations that you may have the matter distinctly before you, and be prepared to coöperate with your superintending school committee in efforts to comply with the requisitions of the law upon this subject. Faithful instruction in our schools in reference to the effects of alcoholic stimulants and narcotics upon the human system will unquestionably have an influence in saving many of our youth from intemperance and vice, in promoting in them a true and pure manhood, and in making them a power for good in the world.

HINSDALE—H. H. HAMILTON, M. C. DIX.

SMALL SCHOOLS AND IRREGULAR ATTENDANCE.

The small schools of the town cannot command the services of a first-class teacher, yet it must be admitted, that with all the defects of inexperience and a lack of thorough training, the *teachers* are better than their *wages*. These schools are ungraded, and, notwithstanding the uniformity of text-books, it is no unusual occurrence to find in a school of twelve pupils from eighteen to twenty-five different classes. You may observe that it is the duty of the superintending committee to see that there is

a better classification; but it must be remembered that if "father" or "mother" thinks it is best for John to commence his term's work at "Interest," instead of with James who is a dozen pages behind, *it must be so*, or the teacher, instead of *two* classes, will be called upon to hear the recitation of an unruly *third*. Our small schools are dull schools. The stimulus of numbers is wanting, and consequently it is almost impossible to kindle enthusiasm among them. The remedy is consolidation, or the town system. It has been truly said that this treatment is "heroic," but it is the one thing most needed to secure improvement in our schools.

There is nothing that detracts so much from the usefulness of our village schools as irregular attendance. The pupil who is so remiss is almost wholly responsible for that lack of order and general attention to studies which we have noticed in some of our schools during the past year. The reason is obvious: the pupil loses his interest in his studies, becomes indifferent, then lawless, and finally insubordinate. Multiply this pupil by six, and the school becomes an organized mob; and the teacher whose life is spared to see the end of a term in such a school, and to close that term with honor, is as truly entitled to a life pension as is he who fights and wins the battles of his country. If the entire loss by this irregular attendance was borne by the pupil so negligent, it would not matter so much, but it is not. The class of which he is a member soon feel his perverting influence, and are hindered in their progress both mentally and morally. Parents and guardians have it directly in their power to stamp out this existing evil. See to it, then, that the child over whom you have control does not absent himself from school unnecessarily. Consider whether this errand, or that piece of work, cannot be done out of school hours, and the pupil thereby enjoy the benefit of his recitations. Consider that you are not only doing him an injustice when you allow him to be absent from school through frivolous pretences, but that others will certainly feel the injurious effects of your indulgence. With due allowance for unavoidable absence, it is very evident that irregular attendance is sufficient to call for repressive measures. In this connection, as an allied topic, we might call your attention to the evils of truancy; but we forbear, as we trust that

your usual good judgment will soon give your committee the power to regulate the nuisance in accordance with the laws of the state.

HOOKSETT—F. D. RANDALL.

READING AND PHYSIOLOGY.

All of the teachers have been employed during the entire year—a practice which we especially commend when good teachers have been secured. A great amount of time and instruction is lost when teachers are changed every term. We would say to the committee, secure the old teachers.

But one change of books has been made during the past year, although there are one or two changes which would be beneficial to the schools.

There is one branch which is too much neglected in our common schools at the present time, viz., reading. Yet to take more time in this branch, other studies would have to be neglected, as the time of the teachers is wholly taken up. In some schools the teachers can hardly do justice to the pupils, on account of the large number of classes which have to be formed. This is due largely to the irregularity in attendance of the pupils, some of them attending one week and staying at home the next. The pupil who is habitually irregular in attendance not only injures himself, but also the whole class with which he associates, by retarding its progress. When the pupil attends school, he should be present at the beginning and remain until the close of the term, unless prevented by some unavoidable cause. The good teacher can do much to prevent this irregularity in attendance, but the greater part must be done by the parents. Our public schools are none of them too long, and many of them are much too short, and a scholar who is absent a large part of the time loses much and gains little. The future prosperity of the pupils depends in some measure on how their school-days are spent.

By a law passed by the last legislature, physiology has become one of the branches which are required to be taught in our common schools. In this branch, the subjects of hygiene, and the effects of alcohol, opium, and tobacco on the human system,

will be taken up ; also the rudiments and principles of physiology and anatomy. An idea of what is required can be seen by referring to any of the text-books on physiology. We would advise the teachers to secure a text-book and become familiar with the principles.

HUDSON—D. O. SMITH, M. D.

TEMPERANCE.

Every child should read, study, or be taught the general, practical principles of physiology and hygiene. A short daily exercise of five or ten minutes upon this subject, read and explained to the whole school by the teacher, would be of incalculable benefit. No intelligent person of to-day questions the importance of an early acquaintance with the structure and functions of the principal organs of the human body, and of a general knowledge of the laws governing their well-being. If the swelling tide of intemperance and its attendant train of evils are to be stayed in our community and nation, the importance of correct principles and habits must be inculcated and faithfully impressed upon the minds of the children and youth, who are so soon to become the prime actors in the great drama of real life. Humanity, patriotism, human and Divine law, all, *all demand it*. As the great majority of teachers are ignorant on the subject, and the law requires them to pass an examination in it before receiving a certificate (the late legislature having passed a law requiring the teaching of temperance principles in the schools of the state), the subject is commended to their careful study.

HEALTH.

This is, humanly speaking, the pearl of great price, beside which no other earthly blessing can be placed, and without which everything else loses its charm. Nowhere in our educational system is there so great a defect, as in the failure to secure attention to hygienic laws. To cultivate the brain while we neglect the vital system, is as absurd as to furnish a powerful engine to a frail boat. The more we increase the steam power, the more should we make sure that the hull is staunch. We rush to destruction when we force the engine unduly.

Nervous diseases and frail constitutions are becoming every day more abundant, and they will continue to increase till an intelligent hygiene shall furnish the true preventive. Proper habits of dress, diet, sleep, cleanliness, and exercise are of infinitely more importance to a child than the geography of Siberia, or a knowledge of some complicated mathematical formula. Yet the latter absorb a large share of time in schools where not a word is said of the former. May it not be asked, with solemn emphasis, What shall it profit a child to gain a whole world of book-knowledge, if, in gaining it, he forfeits the chief condition of earthly welfare,—bodily health?

DISTRICT SYSTEM.

The district system took the place of a town system that was in force from the early times of the colonies till the first years of the present century. In 1805, the legislature *allowed* towns to divide their territory into school-districts; subsequently, the duty was made *imperative* on application of ten legal voters. Admitting that this system, when inaugurated, measurably effected its object, that it has been and still is productive of good, it fails to prove that it should not be abandoned for some other more in accord with the present needs of our ever changing wants. Massachusetts, whose school history stands preëminent, some years since authorized her towns to abolish school-districts. Hon. George S. Boutwell, at that time entering upon his duties as Secretary of the Board of Education, wrote,—“ I entered upon the duties of the office with some faith in the district system: my observation and experience have destroyed that faith entirely. It is a system admirably calculated to secure poor schools, incompetent teachers, and a consequent waste of public money, and yet committees, nor districts, nor towns be responsible. It is unquestionably true, that the best schools are to be found where the district system does not prevail. Whenever a town has established the municipal or town system and adhered to it for two years, there has never, within my knowledge, been a serious effort in favor of the restoration of the district system. These facts are so encouraging and so conclusive that they ought without argument to convince the most skeptical. The great object of the people is the establishment of

good schools at the least cost ; and they have no interest in the system when it fails to secure these ends. Practically, the district system denies the value of *experience*. Each year sees a new prudential committee-man, and each term a new teacher. The experience of a year is rendered valueless by the election of a new committee ; and the teacher labors for a single term, commencing without a knowledge of what the pupils have previously accomplished, and ending without an interest in their future. It is not strange that district schools are kept, term after term and year after year, without an appreciable increase of power." This opinion seems to be very generally cherished by our public educators and citizens who have given the subject due reflection. The superintendent of public instruction recommends the adoption of some measure that will ensure longer and more profitable schools,—suggesting the uniting of the smaller districts to the larger, or the adoption of the "town system." As all may not be familiar with this system, the following is subjoined, which gives the provisions of our statute upon the subject. "Any town may at any time abolish the school-districts therein, and shall thereupon forthwith take possession of all the school-houses, land, apparatus, and other property owned and used for school purposes, which such districts might lawfully sell and convey. The property so taken shall be appraised under the direction of the town, and at the next annual assessment thereafter a tax shall be levied upon the town equal to the amount of the whole appraisal ; and there shall be remitted to the tax-payers of each district the said appraised value of its property thus taken, or the difference in the value of the property of the several districts may be adjusted in any other manner agreed upon by the parties in interest. Such towns shall then be considered as one district, and shall have all the powers and liabilities of the same. Such districts, composed of the whole town, shall at their annual meeting elect a board of education, who shall have and exercise all the powers and duties of superintending and prudential committees ; and should any such district neglect to choose such board of education, the selectmen shall, on or before the twentieth day of April ensuing, appoint such board." Several towns in our state have adopted this provision, and, as reported, with very

satisfactory results. It is at least entitled to attentive consideration.

JAFFREY.—WM. W. LIVINGSTON.

In the opinion of your superintendent a suitable reading-book is the text-book most difficult to find for the average scholar in at least a majority of our schools, and for the reason that however carefully selected the pieces in such a book may be as to sentiment and idiomatic English, and however carefully arranged to lead the pupil on from simple to more difficult forms of expression, the book remains so long in his hands that reading from it becomes nothing more than a repetition of words without regard to thought or expression. By reading and re-reading, the book loses all its freshness and interest for a scholar who would take up a new book with eagerness, and read for the sake of what he expected to learn from it. Of course, it is well understood that all this is supposed to be obviated by a series of books, but it is the exception in our schools that it is.

A scholar, instead of learning the first lesson of the first reader, and then going on to the next lesson with a mind all aglow to find out what is in it, and so through the book, anxious for a new one for the sake of knowing its contents, half learns the lesson to begin with, is told to take it over, then to review it, and by the middle of the term to go back and get ready for examination the last day. Is it to be wondered at that scholars going on in this way, term after term, “don’t seem to get hold of reading”? As reading is the first thing the scholar undertakes, the habits formed by it are carried into the other studies he may take up. The remedy ought to appear from the simple statement of the difficulty. The lesson to come before the scholar must be new to him, and he must expect to find something interesting in it. This, of course, can only be secured by care and tact on the part of the teacher. That it is not an impossible thing has been shown in some of our schools. On the whole, the schools during the year have not been essentially different from former years, when they have come under the care of the present superintendent. And until there is some change made in our school system, he fails to see how scholars, in districts where there are few scholars and small appropriation of money, can be

made what they ought. Your superintendent believes it to be the duty of this town to place a good school within reach of every child in town. He believes, moreover, that this can be done with very slight, if any, additional expense, and without requiring undue effort on the part of parents to get their children to school.

KEENE.—REV. EDWARD A. RENOUF (*for the Board of Education*).

MEMORY—MENTAL DISSIPATION.

HIGH SCHOOL.

There is one difficulty to which perhaps every higher system of education is exposed. While the more advanced studies are pursued, the memory loses its hold upon the humbler studies, the real foundation of all. Scholars who have learned and can glibly repeat abstract rules, do not see and feel their application in real use; at least they cannot readily apply in practice their abstract knowledge. Thus, in conversation and writing, important grammatical distinctions are not clearly perceived, and, if perceived, are not easily illustrated in every day examples. These evils are largely corrected by reviewing studies more familiar years ago than now.

All about us we hear complaints of the hold which the love of pleasure is taking upon our youth. School interests, in our higher grades, are suffering more from this cause than from any other. Excursions, rides, public and private entertainments, most of them occupying the evening hours, seem to be the business of life, rather than, when used in moderation, a vehicle of refreshment: hence, the next day, headaches, lassitude, and general indisposition to study. A few scholars may be injured by excessive devotion to their books. Very many are hurt by this species of dissipation. The school authorities can partially check this tendency. The remedy rests chiefly with the parents.

KINGSTON.—GILBERT BALCH.

CONDITIONS OF SUCCESS.

The conditions of a good school are many. Success here, as elsewhere, is the product of several factors. It is a common

but mistaken notion that a good teacher ensures a good school. It is true that a good school is not possible without a good teacher; true, also, that a good teacher can do a great deal towards the success of her school, even under the most adverse circumstances; but it is just as true that a good teacher, working alone, cannot have a good school.

The best results in a school are secured only when a good teacher, good scholars, good parents, and good terms are combined. When these four factors are multiplied together, the product is always a large one.

Calling these factors equal, and representing each one by the figure 2, the grand product of the four multiplied together will equal 64, while any one standing alone is only 2. The disparity between 2 and 64 is great, but in my opinion it does not exaggerate the difference between those results which a really good teacher, struggling alone against opposing scholars, fault-finding or even indifferent parents, and a short school year, will attain, and the results which will appear when teacher, scholars, and parents earnestly coöperate throughout the whole of a school year of proper length.

The friends of education in Kingston, therefore, have something more to do than merely to provide good teachers for our schools. They ought to see to it that the school year in every district in town is of suitable length,—not less than thirty weeks certainly, and, if possible, thirty-six. With thirty-two weeks' vacation in the year, hardly sufficient time is left for the work of revision. Furthermore, every parent and every friend of the schools ought to work earnestly throughout the year to back up the efforts of the teachers. Every scholar in town ought to be made to feel that his teacher and his parents are one in their desires and efforts for his welfare.

LANCASTER—D. C. PINKHAM.

DISCIPLINE.

Thorough discipline is the foundation of all progress in schools. The most successful teachers have little difficulty in securing this important feature, without the exercise of unreasonable severity. The school-room should be the most pleasant

place the scholars can find, and the firm but agreeable teacher contributes very largely to this result. If the school is disagreeable for any cause, its occupants soon contract loose and unstudious habits, or reluctantly apply themselves to the hated task of learning lessons to avoid punishment. Teachers should possess a large share of originality and ingenuity. A happy thought suggested by the teacher, even though it be so mirthful as to create a general laugh in the school, will often cheer the weary scholars, and change what seemed to them a heavy burden into a light and pleasant amusement.

If scholars are invited and not driven to study, they will soon learn to love and not hate their daily employment, and as they advance in years their desire to learn will steadily increase, and the habits of thought and study acquired in their early school days will be very likely to remain, and contribute to their happiness and usefulness in life. The opposite course often drives them to seek amusements in other ways leading to dissipated and aimless lives.

Frequent change of teachers is objectionable, and should be avoided. One school in town has been in charge of the same teacher eleven successive terms. We have no doubt the continued service of the same teacher so many terms has contributed largely to make it a good school.

There is some disposition among parents to interfere with government, and other arrangements peculiarly within the province of the teacher. It is very important that parents should make inquiries as to what their children are doing in school, but the teacher knows best how much they can accomplish, and how much they deserve chastisement for disobedience. Parents should not assume the duties of teachers and committees.

DISTRICT NO. 1—J. J. WILLIAMS.

COÖPERATION OF PARENTS AND TEACHERS.

The teachers employed in the several schools have been those who have studied their vocation, and have given the pupils the benefit of their training and industry. There are few schools in the state, and certainly none in the town, where the teachers give the hours of study in the preparation of the lessons for

each day that are cheerfully given by the teachers of this district, and the result is apparent in the progress made by the pupils.

The faults of the schools are, almost without exception, to be traced to the homes of the pupils, and we have again to repeat what we have so often called to the notice of the parents, viz., that it is impossible to expect progress in their studies from children who receive no care at their homes, and whose minds are filled with thoughts of amusements, shows, and skating-rinks; that it is folly to expect good conduct from a boy who is permitted to run loose on streets and in the saloons, forming his idea of conduct from the frequenters of these resorts. It is useless to ask a teacher with a room of fifty pupils to train boys so contaminated, and by the whip and brute force to compel an unwilling obedience from them. If the parents cannot co-operate with the teachers, and by moral suasion withdraw their children from bad influences when away from the school-room, all that can be done is to exclude them from our schools, that their pernicious example may not injure others. We must leave them in ignorance, as knowledge is a weapon of strength to vice as well as virtue. Will not the parents interest themselves in this matter, and help the teachers in their arduous task? Then we can have a perfect school, and not before.

LACONIA—C. F. STONE, FOR THE BOARD OF DISTRICT NO. 1.

We would recommend that more attention be given to reading and spelling. These are of the utmost importance, and in our struggles to obtain an education we should not under-estimate the importance of becoming good readers and spellers. This requires a great deal of careful study and attention. Pupils should be required to read the same piece several times, not for the purpose of getting a general knowledge of what is written, but, under the direction of the teacher, to get the author's particular idea and inflection. When a class can read one piece well, they are the better prepared to take up the next. There are comparatively few in the community that would be called really good readers, and it is because they have not been properly taught and drilled in their school-days. To read *well* is truly an accomplishment to be proud of. We are too apt to lose

sight of primary matters, that go to make the foundation of a good education. The beauty and usefulness of the superstructure depend upon the permanency of the foundation upon which it rests. Penmanship is another branch of great importance, and we are glad to see that it is receiving, especially in the primary schools, that attention which its importance demands; and we can speak in terms of praise of the results accomplished in the past few years in this branch. There is still another branch that is receiving much attention in cities and towns where the public schools are supposed to stand in the front rank, and that is vocal music. Many parents in this district are anxious for its introduction into our schools in some systematic form, but as it would require an additional expenditure of money, for which there is no especial provision made, it has been thought best by the board of education that the matter be considered at the school meeting to be held in the month of March. We hope that the parents in the district may make it a point to attend, and have a voice in school matters, and not leave everything to a few, and then perhaps find fault because this thing or that is not as it should be. As a principle, no man who is equally responsible with others should find any fault with the condition of things that he makes no personal effort to improve.

LANDAFF—HIRAM CLARK.

The question is ever before us, as parents, How can we best educate our children? No question is more solemn and momentous than how we can educate them so that their lives will be a joy and an honor to themselves, to us, and to the world. It cannot be fully accomplished by building good school-houses, furnishing plenty of school-books, securing good teachers, and seeing that our children attend school regularly, though we *must* do that. But are we not too apt to think that our responsibility ends here? If parents would drop into the school-room now and then, thereby manifesting an interest in their children's welfare while at school, they might not only strengthen the heart and hands of the teacher and stir up the children to an interest in their studies before unknown, but inspire the children with a spirit of self-respect, which would be an effectual remedy for much of the misconduct in our schools. Let us con-

sider that our children's education depends more upon the home than the school. True education is not only of the intellect, but of the heart and conscience. It is the universal testimony of teachers that no child who is carefully and wisely trained at home is guilty of bad conduct at school. It is also the universal testimony of superintendents of reform schools and prisons, that of the criminals under their care, four out of every five began their ruin through some defect in their home, or for want of a home. It is a natural result, that if children do not learn to obey and respect their parents, they will not possess the spirit of loyalty to their teachers, their country, or their God. A tree will not only lie as it falls, but it will grow and fall as the first shoot leans. The great question with us should be, What is the inclination of our child? Does he or she lean towards that which is right, and true, and pure, and good, or away from it? It depends largely upon us parents. There is a time when we may control that inclination, and bend it as we will. If we neglect our work for a day, that day's work can never be done again. Let us daily study the question, How shall we make every day of our child's home life such as shall rightly influence all his future? Encouraging home pleasures and home happiness, providing pleasant and instructive reading, exercising an unyielding yet affectionate firmness in governing, and, above all, seeking for wisdom of Him who giveth to all liberally, are among the means : so may we hope to have our schools improved, and our children become true men and women.

LANGDON—MISS MARY S. PRENTISS.

GENERAL REMARKS.

We must admit that this year has not been one of our best. There has been a change of teachers every term in every district. This always causes a loss of time. The same thing happened last year, and the loss is becoming more and more apparent. If a teacher does well in a certain district, the prudential committee would do well to keep her there, if possible. A teacher may succeed admirably in one school, and fail in another to which she is not adapted. We notice, also, that while the evil of tardiness has been largely done away with, the evil of

non-attendance still remains, and seems to be gaining strength. The days of absence and non-membership aggregate seven hundred and eighty-four and one half. This is certainly a large part of the whole attendance, and besides being a personal loss to the absentees, must be a great interruption to the general work. We hope that in the near future the pupil who is absent, except for sickness, will become as unpopular as the tardy one. This matter rests largely with the parents.

We would also call the attention of teachers to the late amendment of the law relating to text-books, which requires that teachers shall be examined in physiology and hygiene, with special reference to the effects of alcoholic drinks and narcotics upon the human system, and that this shall be a regular study in school hereafter.

LEE—HORACE SCALES.

GENERAL REMARKS.

Our system of free and universal education is the glory of our country, and upon its continuance rest the permanence and stability of our institutions.

No money judiciously expended gives better returns than that spent for the education of our youth. The state has wisely set apart a portion of our tax for the support of public schools, and it is our paramount duty to devise ways and means to give the children the benefit of this fund. We should provide suitable school buildings, centrally located, and constructed to promote the comfort and sanitary condition of the pupils. We should endeavor to so equalize the distribution of the money that all should share its advantages alike and to the greatest possible extent, all things considered.

Our school buildings, some of which are past their usefulness, are the beacon lights reflecting our lack of interest in the welfare of our children. In the near future we must have new and better furnished school buildings. The schools are small, and in some cases of short duration, and it will be well to consider the advisability of consolidating, and making four districts of the seven. By so doing it will not only benefit the tax-payer, but will nearly double the school privileges of the children.

Children are legally entitled to school advantages, and should not be deprived thereof, but encouraged to utilize all their valuable time to obtain an education.

A boy thoroughly educated to attend to whatever he undertakes, in a business-like way, will succeed when he becomes a man. Men do not fail in business so often through lack of knowledge as through habits of carelessness—habits which control and defeat better judgment. Let going to school be made a matter of a purely business character, and all the exercises and duties pertaining to school be attended to in a manner strictly in accordance with the best business rules and practices. Such training would be *practical*, and such would fit boys and girls for a business life, for a useful life in any sphere.

We are the guardians and protectors of our children, and are instrumental and accountable for the formation of their lives and characters. We should teach them, by precept and example, to be obedient, studious, and ambitious to become honorable men and women. Self-reliance, promptness of decision, force of character, clear, decided convictions of duty,—these, deeply rooted, will give the power at all times to stand upon one's feet firm and secure. Habitual care, thought, and conscientious reflection will produce clearness of conception, maturity of mind, and power to take in and properly appreciate the experiences of life as they are presented.

LITCHFIELD—A. H. POWERS.

THE AIM OF THE SCHOOL.

The aim of the public school should be to give a thorough and systematic elementary education, and the ability to use it in practical life. The true science and art of teaching is to so teach the elementary common-school studies that the pupil may become a perfect master of the principles upon which they are founded, thereby enabling him to use his learning in the solution of the practical problems of life. The ability to read, write, and reckon correctly is of the first importance, and until this work is accomplished nothing else should be attempted. But education does not apply wholly to the mind, but to the moral and physical faculties as well. The pupil should acquire correct moral deportment, and an elementary knowledge of his

physical system, and the laws on which his health and life depend, and their application. That which fits the masses for the trials of life is a thorough, systematic knowledge of a few useful things. Then let the aim be to prepare the graduates of the common school for life,—its prosperity and its happiness.

To ensure a good school, it is necessary to have a studious, energetic teacher, conscientious in the discharge of every duty, pupils obedient and attentive, and parents sympathetic and coöperative. That parents may truly appreciate the school, they should frequently visit it to see for themselves its working. They should never listen to the complaints of pupils, much more act upon them, but they should judge for themselves in the school-room. If, in their opinion, there are abuses and errors that ought to be corrected, let them respectfully submit the matter to the proper authorities for adjustment, thereby avoiding even the appearance of intermeddling in school government, for such action is unlawful, and highly detrimental to the best interests of the school.

LITTLETON—F. H. LYFORD.

PRACTICAL EDUCATION.

The sum of two hundred dollars in addition to the usual amount raised by the town for the support of schools, and divided between the six smaller districts, appears to have been a wise and judicious expenditure, as under this arrangement each district is enabled to give its scholars the annual amount of instruction required by law, *i. e.*, twelve weeks. It is to be hoped the same wise provision may be continued.

It has been my earnest endeavor, in visiting our schools and in examination of teachers, to secure to the average boy and girl of our town such practical instruction as would fit them for the ordinary affairs of common life. In order to the attainment of this end we think it absolutely essential that the child be well grounded in what are known as the rudiments of a good English education. A good, practical knowledge of arithmetic, and of how to read, write, and speak the English language, together with a knowledge of the geography and history of our own country, are the first and principal things. Very few among

the graduates of "the best schools" possess these to-day, while the smattering of a hundred and one things to which these are sacrificed is a very poor compensation for their lack. In attempting to do too much, nothing is done thoroughly and well. Every school supported by the public money should, first of all, see that its pupils are able to read well; that they are fair penmen, and can write a good letter in good English, correctly spelled; know the first principles of business, and are capable of keeping accounts. These things, at least, should be done. Any system of training which fails to fit the great mass for real life work must be looked upon as an absolute failure. Better do one thing and do it well, than attempt much and accomplish little of practical value.

MADBURY—HENRY L. FELKER.

It is difficult to present just the idea of good school government. The best government is not the most rigid, but that which awakens in scholars self-respect, which renders the school-room orderly, and brings to it a refined and pure atmosphere. A great vice in our school is whispering. The school is not well governed that allows this.

Our schools can never be raised much above their present moderate degree of excellence until teaching as an art is more generally studied and understood by those to whose management they are committed. Strictly speaking, there is but little teaching in our schools which answers to what should always be its leading design,—that of educating or drawing out the mind of the scholar so that it may grasp the principles of knowledge. The greater part of what the pupil gains is mere "book learning," in the lowest sense of the phrase. The words of the book are committed to memory, and held long enough at least to be recited, but what they were intended to convey to the mind is not so imparted as to become the independent possession of the scholar. Our teachers are pronounced successful only by "comparing themselves among themselves," which, in art as well as religion, "is not wise." There are some honorable exceptions to this remark, and they are generally those who have availed themselves of the benefits, in one or more instances, of the means of instruction afforded by the "teachers' institutes" so called, in

our state, which are a kind of travelling normal school, intended to bring the benefits of such institutions to some small extent within the reach of all our teachers in their different localities.

The state, while compelling all children to attend the schools, might reasonably go further, and require that all teachers should attend one entire session at least of these institutes, and their expenses be paid by the prudential committee.

PRUDENTIAL COMMITTEES.

Do not hire a teacher because his father goes to your church, belongs to your political party, or because he is a cousin to your wife, or a particular friend to your daughter. We expect the teacher to govern his school at all hazards, and he should have the hearty sympathy and coöperation of the parents and all the law-abiding citizens. The teacher should make good discipline his first strong point. Perhaps he partially fails to come up to the standard of what a teacher ought to be ;—then use your best endeavor, in a kind and friendly manner, to bring him there.

I would advise that the prudential committee should consult the superintending committee relative to teachers before engaging them. The benefits to be derived from this are evident. In many cases the prudential committee postpones this work until near the beginning of school, and if his candidate is perchance rejected, he is forced into small quarters, and perhaps driven to the "Botany bay" of teachers to select such material as he may find there. The result is a poor school, or, at best, only tolerable. The money is spent, everybody dissatisfied, the prudential committee blown up and the superintending committee condemned, both most undeservedly. Every person that can pass an examination requisite for a teacher by no means fulfils his promise. It is not entirely the amount of a teacher's knowledge, or his faculty of communicating it, that makes a good school; it is rather the power he possesses to give an impulse to the minds of his pupils, and make them labor. He must be something more than a hired conductor, to bow in one class and bow out another,—to exhibit his classes like so many animals at a menagerie, with heartless indifference: he must possess ever-living fountains of knowledge and emotion, that gush up of themselves and are not obliged to be drawn up

by pulleys. He should have breadth as well as depth, and not one whose few thoughts rattle round in his head like dice in a dice-box. I am fully persuaded that a friendly consultation between the committees would result in great good to all concerned.

MANCHESTER—WM. E. BUCK, *Superintendent*.

TRAINING-SCHOOL.

The training-school has now been conducted for an entire year under the direction of a single responsible head, without the employment of any other regular teacher. Miss Sarah E. Sprague has been its efficient principal, and I deem the committee justified in advancing her salary to an amount sufficient to retain her services, notwithstanding the attempts of other cities to secure them,—attempts which, doubtless, would have been successful if this lady had not become interested to see our plan of organization completely established. This plan, in brief, is as follows :

Four schools, embracing both primary and middle grades, are used for schools of practice, and are taught by the members of the training class with the assistance of the principal.

The duties of the principal are the same as those of the head teacher in any other building, with the addition of such other duties as her position as a training teacher entails.

The duties of the sub-teachers are of a twofold character, being those of both pupil and teacher. As pupils, they regularly receive instruction from the principal in methods of teaching, school economy, the philosophy of education, and the like ; and they are held accountable, the same as other pupils, for the careful preparation of lessons assigned, and for the faithful performance of all work connected with the course of study marked out for the training class. As teachers, they instruct the various classes placed under their charge, in accordance with directions received from the principal, and they render such assistance in carrying on the other work of the school as the principal may deem advisable.

During the first six months that the young ladies spend in the training-school there is but little actual teaching required of them. During the second half of their first year in the school,

they receive ten dollars per month ; while during the third and last six months of their connection with the training-school they are paid twenty dollars per month.

As the increase of salary would seem to indicate, more responsibility is at this time placed upon the sub-teachers. The seniors are given full charge of the rooms during the first half of the forenoon sessions, the principal being then occupied with recitations of the new members. For that portion of the day, after the forenoon recess, they are assisted by the junior members of the training class, and by the principal, who, passing from room to room, suggests, advises, or teaches, as may seem most necessary.

At the close of each day the seniors are called together by the principal, who criticises their work for the day, advises changes when needed, answers queries, and lays out future work.

We thus have a training-school upon the most approved plan, at very small expense. The teaching force for the four rooms comprising the training-school would regularly cost eighteen hundred dollars a year, at maximum salaries, while the training-school for the past year has cost but nineteen hundred dollars for teaching service. This includes the monthly stipend allowed the sub-teachers during the part of their term when actual teaching service is rendered. The difference between these two sums, or one hundred dollars, is the additional cost to the city of an excellent training-school for the past year.

In return, we have had from the membership of this school many days of satisfactory substitute work in the schools at large. Of the nine sub-teachers in the school at the opening of the year, one has been given temporary charge of two different schools for the whole of two terms and the greater part of another ; a second has been temporarily employed in one school during two entire terms ; a third was given a permanent teachers' position at the opening of the spring term ; and a fourth has already been elected to a permanent position, her term of service to begin with the opening of next term. Of the other five, but one has as yet completed the course ; and there is, therefore, only one graduate of this school now available for substitute work or a permanent position.

During the current year the lessons and lectures described in my last report have been continued, various manuals of instruction have been carefully studied, and greater time and attention given to professional reading. A few new features have been introduced for the sake of adding to the interest and thoroughness of the work. Among those which have been found most efficient are the query-box, the conducting of class recitations from carefully prepared questions, and debating at regular intervals questions which have vital influence upon school management.

The query-box receives from sub-teachers during the week questions which they have prepared from a careful observation in regard to practical points of school management or methods of teaching. At the close of the week one of their number opens the box and answers the queries in the presence of the class, who are at liberty immediately afterwards to question one another and the principal upon the topics under consideration. The latter finally commends or corrects the answers given to the queries, as occasion may require.

The exercise, in which the sub-teachers from time to time hear their own classmates recite a lesson assigned to all, furnishes a pleasing variety to the work, and also promotes thoroughness and self-reliance upon the part of the one called upon to act as teacher. At the close of such a recitation general criticisms are made by both sub-teachers and principal.

The debates were introduced in the fourth month, after the training class had gained some knowledge of the philosophy underlying methods of instruction and school management. The purpose of these debates is manifold. They have already promoted a broader idea of professional work in the class, and a more careful reading of educational works for arguments to be used in the debates. The young ladies have also made a good degree of improvement in their use of language in extemporaneous speaking, and they are steadily gaining the dignity and self-reliance which must accompany all successful work in the school-room.

The sub-teachers are thus receiving a training for which many, under like favorable circumstances, would be glad to pay reasonable tuition. It would, therefore, seem that there can be no

lack of candidates for admission to the school, especially since the committee have enacted that "qualifications being equal, preference shall be given to graduates of the Manchester Training School" whenever teachers are to be selected for permanent positions.

MARLBOROUGH—REV. J. L. MERRILL, R. T. POLK.

MORE MONEY.

Ten weeks is a good length for a term, when primary scholars are in attendance; more than twelve is too long for smaller scholars. In every district there should not be less than two terms a year. Any less necessitates too long vacations, during which dull scholars and those who have little encouragement at home forget about all they have learned during the short term. Probably those whose memory goes back forty years over the history of this town can remember that the terms of school were longer than at present. Only two districts have had six months of schooling during the year; and unless in some districts more money is raised than the law requires, there will be only one district, and perhaps not even that, during the coming year, that has twenty-four weeks of schooling. The average length of schools in town has been only twenty weeks and a half. The school reports of a generation ago are not within reach for reference, but it is believed that we have retrograded as to the length of our schools.

If our children enjoy as good school privileges as the last generation, it is not on account of our liberality, but because the methods of teaching have improved. Schools have been improving in other parts of the country. Some states have copied and then improved upon the New England system; and if we only remain stationary we shall be left behind, though it has been our boast that our state is among the foremost in the quality of its public schools.

We can least afford to be parsimonious in our expenditures for schools, yet here is where we appear to be the most ready to economize. Of course the money we do expend would go further if in any way we could double up those schools where the attendance is less than twelve. But the importance of this

is hardly appreciated in town, else some remedy for this waste of money upon small schools would have been devised before this time. We need not dwell upon this point, as the tabular statement shows exactly the state of the case.

MASON—TIMOTHY RUSSELL.

I am able to say as much in favor of our schools as in former years. The examinations have been entirely satisfactory. I never heard as long and perfect recitations in any school as I have heard in our schools the past year. There has been a great improvement in all the branches taught. The attendance has been more regular. Some have not lost a half day in the school year. Less cases of tardiness than usual. Our teachers, as a rule, have been in every respect qualified for the positions they have held, faithful and energetic, and accomplished a good work. I have been pleased with the instructions in all the branches taught in our schools.

The scholars have also been remarkably studious, or so good results could not have been attained. Credit is due to parents for the care they have exerted to keep their children in school. The few exceptions to this rule have probably been unavoidable under the circumstances.

Physiology, with reference to the effect of alcoholic stimulants and narcotics upon the human system, is to be introduced into the common schools by an act of the legislature. I hope all will respond to this act.

There is an increased interest in education throughout our state, and we do not intend to be left in the rear in this important matter. Let progression be our motto. A sound physique, a cultivated intellect, and healthy and pure moral training, are the best legacies we can leave for our children.

I wish to call the attention of parents to the fact that frequent visits to the school encourage both teacher and scholars, and give you a chance to know for yourselves what progress your children are making.

MILFORD—C. E. KNIGHT, A. W. SMITH, DAVID HEALD.

The schools in our village are so graded that the scholar passes, by easy steps, from one to another and into the high school

without difficulty, if he or she has been a faithful student; and those who do not care to take the high school course will have obtained a good English education in the schools of a lower grade. The outside schools have been so managed that the pupil could obtain a better education than many whom the country delights to honor ever had, and if they wish, can enter the high school without trouble. The course of study remains the same as last year.

As will be seen in the tabulated report, some of our schools the past year have been very small. The cost of maintaining the small schools is the same as that of maintaining the larger ones, and we think the scholars lose much that they would receive if there were a larger number of pupils; for a class containing but a single individual is interesting neither to teacher nor scholar, and it is impossible to create any great amount of enthusiasm in the subject studied. There ought, both for economy and the greatest good of the pupil, to be some means whereby the scholars of these small schools can attend the larger schools, and receive the advantages derived therefrom. We commend this matter to the serious thought of all.

NASHUA.—FREDERICK KELSEA, *Superintendent*.

SUPPLEMENTARY READING.

From all along the line comes the pleading inquiry, Can't you give us Supplementary Readers? No class, and few teachers, can now use contentedly or profitably, for a year or longer, the reader with which most scholars become familiar in a single term. A very small sum of money will provide sufficient supplemental reading for all our common schools. If three classes of the same grade above the primary are to be supplied, the reader mentioned, in the course of study of which each pupil procures a copy, will be used as at present, except less frequently. Supplement this by providing each of the three class-rooms with three copies of some other reader of similar grade, selecting a different series for each class. Three copies to a class are sufficient for this supplementary work; and when not in actual use, the utmost care should be taken by the teacher to prevent examination by any scholar. When in use, one copy is retained by the teacher,

one is for the pupil who reads, the third is for the one who will read next in turn, and the two latter are alternately passed along as each scholar finishes. The attention of other pupils is thus fixed upon the one who reads, the habit of listening attentively is developed and cultivated, and errors of pronunciation, inflection, or emphasis will be detected and corrected with enthusiasm, if the teacher coöperates heartily. At the end of a term each set of readers should be returned to the superintendent, and at the beginning of the next term each class would be presented with a set of different series. A similar exchange should be made at the beginning of the third term. Three copies each of three different readers, or nine books in all, would therefore give the pupils of three classes supplementary sight reading for a full year, and no class would use any particular set more than twelve weeks.

Twenty-one sets of three copies each would immediately provide in like manner for all the grammar and middle schools in the city. The primary schools only are partially supplied at present, and should in no event be overlooked. In the higher grammar classes books other than school readers could be used to advantage. By no expenditure of so few dollars can an equally promising return be so quickly secured. Once so introduced, no further expense would be necessary for many years, as regular promotions would annually introduce the scholar to three sets of these readers, entirely new to him, provided each teacher followed instructions.

THE SPELLING-BOOK.

Teaching spelling by means of a spelling-book has been permitted to drop out of our schools within a few years, although still indicated in the published course of study. In place thereof teachers either select from the current lessons such words as have been misspelled in any exercise, or are otherwise working independently. No one can know just what has been attempted in the next lower grade, or what to anticipate in the next higher. From some little observation of this work as it has been carried on, and from an inspection of special reports from all grammar and middle classes of words misspelled at the last written examination, I am satisfied that better results will be

attained, if, as a basis of instruction, some speller adapted to present methods of teaching language should be adopted and given a fair trial. A good spelling-book would be welcomed by a majority of our teachers, and would not necessarily displace any approved features of the present eclectic method. I do not hesitate to urge the early and favorable consideration of the matter. The work ought not to go on another term without being systematized.

“DEPARTMENTAL AND TOPICAL.”

It may seem superfluous to refer to these matters, but having become acquainted some years ago with some of the early steps taken in establishing the system in the high school, and later noted with approval its extension to the grammar grade, a few words may perhaps be permitted. With many the two terms seem to be accepted as synonymous. Perhaps this is incorrect. The system termed departmental, which has repeatedly proved so important and reliable a factor in our school organization, has been faithfully continued during the past year in the grades just mentioned, and in intimate association with it the legitimate methods of topical instruction are so satisfactory as to excite surprise that they were not adopted earlier. If a teacher is qualified, topical methods of instruction can be employed in a school-room independently of the departmental plan; and classes may be grouped under the latter without necessarily using the latest approved methods of instruction. Occasionally, however, a slight doubt arises as to whether even topical recitation, strictly speaking, includes everything that is desirable. That it is better for an individual pupil is true, provided such recitations are frequent, but in our grammar schools the time devoted to a class in any particular daily recitation averages less than one hour, and is frequently not over forty-five minutes, of which a fair portion must be set apart for study. Practically, therefore, very few scholars can recite topically within the remainder of the allotted time, and several days may elapse, if the class is large, before the same pupils will recite again. This is and always must prove an important limitation. There is still something in the injunction of one of our former successful educators that should not be forgotten: “Get as many

scholars on their feet each recitation as you can. Ask every boy at least one question." Copying carefully from the blackboard a statement of interesting facts accurately expressed, having been written there by the teacher, may be profitable employment of the pupils' time occasionally, but that teacher who has so far educated a class that a majority of its members can write from dictation with average correctness, has performed a work difficult, creditable, practical, and of lasting benefit, trifling as it may seem. Neither should any method of topical instruction be employed that prevents the teacher from announcing daily and definitely the lesson for the succeeding day. So long as the number of weeks per year that school is actually in session is only thirty-four, as at present, study at home should be encouraged, and in no way hindered or prevented. A successful teacher, then, is likely to be one who neither discards any method because it is time-worn, nor hastily adopts every innovation, but who, true to the profession, tries to find something good in each, and, ever recognizing a difference in pupils, adapts and employs the best parts of all plans. That our teachers are endeavoring to do this at the present time is firmly believed, and most of the work is satisfactory evidence.

NELSON—MISS SARAH E. BEVERSTOCK.

The schools in each district have been in the care of the same teacher during the year. This is usually desirable. The teachers all had some previous experience in teaching, and have proved themselves able and faithful in the performance of their duties. In some of the districts there are so few scholars that it seems desirable to seriously consider the matter of uniting the schools. In that case, by suitably grading three school-rooms would accommodate all the scholars in town. The average scholar has more ambition to excel, and is more interested in his studies when classed with others.

Our school-rooms are most of them more comfortable for summer than for winter terms of school. The blackboards in all the school-rooms need to be repainted with some preparation suitable for the purpose. Blackboards should be used in nearly every study. Our best teachers have made good use of them, and they should be in good repair.

There have been too many instances of tardiness during the past year. Parents are mostly responsible for tardiness. Let us try and teach our children punctuality in the future.

NEW BOSTON—CHARLES S. COLBURN.

TOWN SYSTEM.

Under our present system it is impossible to give children in the weaker districts a proper amount of schooling, and there is danger that the education of many will not be such as to fit them for useful citizens. Really first-class teachers are beyond the reach of many of our districts, and notwithstanding the fact that a cheaper grade is employed, the cost per scholar is in many cases out of all proportion to the advantages enjoyed.

Curiosity has led us to make some comparisons as to the cost of schools in different parts of the town, a few of which are given below.

In District No. 8 the cost of teachers' wages per week for each scholar was thirty-four cents, with thirty-one weeks of school in each grade.

No. 14 had ten weeks of school, costing for wages \$1.75 per week for each scholar.

No. 7 had fifteen weeks, costing for wages \$1.56 per week each; and No. 3 had nearly twelve weeks, at a cost of ninety-three cents each per week for teachers' wages. Others are nearly as bad.

We commend the above figures to all interested, as they plainly show that where money and scholars are concentrated, forming good-sized schools with a strong financial backing, it is possible to obtain twice or three times the amount of school now enjoyed in our weaker districts for much less than the present cost per scholar, while at the same time a higher grade of instruction could be obtained, which in some cases would be as great an advantage as the increased length of term.

We find that many are seriously considering the problem presented by our small, short, and costly schools, and we commend the matter to the consideration of all good citizens, as one that vitally affects our welfare. While no ill-considered action should be taken, there is no question but that a judicious union

of our schools, under the town system or in some other way, might be made with great advantage, and if united action could be taken no serious difficulty need arise.

NEWBURY—CLARENCE B. CHENEY.

DUTIES OF PARENTS, AND SCHOOL WORK.

There have been, in the aggregate, two hundred and ten and six tenths weeks of school the past year, at an expense of \$791.96. The average daily attendance has been one hundred and thirteen and six hundred fifteen thousandths, making the tuition of each scholar \$6.97. The whole number of scholars that have attended school during the past year is one hundred and thirty-eight. The number of scholars between the ages of five and fifteen who have not attended school is five. There have been fifteen different teachers employed, all of whom have been female teachers. On the whole, we think they have given general satisfaction to all. It is expected that there will be a few that will not be satisfied, as it is impossible for a teacher to please all.

There has been no trouble during the past year of any kind in the schools, except perhaps in a few minor cases. I think, on the whole, the schools are in a more prosperous condition than at the close of last year, which is due in a great measure to the interest manifested by the parents and citizens. It is true that the success of our schools depends largely on the kind of teachers; but you may have ever so good teachers, and unless they have the assistance of the scholars backed up by the good-will of the parents, it will not amount to much.

It has given me great pleasure to see the interest manifested in most of the schools on examination day. I think it is a duty of every citizen in town, whether he has scholars or not, to visit at least once during the term the school in his own district, if no other. I think a greater interest would be created in the schools, if the scholars and teachers would make it a practice to visit other schools in their vicinity in a body. I would recommend that in the future they do so.

During the past year all the schools have attended to written spelling once a day, which has, I believe, not been without its

profit. It is a sad fact that in the past, spelling and grammar have been neglected too much, but, as will be seen in the report, there are quite a large number that have not missed in spelling at all. Another great thing that teachers neglect is that of giving prizes to create an interest in their schools. I believe it more than pays a teacher to spend a few dollars in presents. There are too many that teach simply for the money they get.

After the first of March teachers will be obliged to pass an examination in physiology and hygiene, which will have a tendency to raise the standard of our schools. It is very important that our young boys and girls should know something in regard to themselves, and thus be taught to shun those evils that will sooner or later end in disease and ruin. Therefore I would recommend that these studies be placed in all our schools.

NEW HAMPTON—EDSON K. SMITH.

The standard of excellence in teaching is ever rising higher. The education of the past is not up to the requirements of the present or the future. Hence the necessity that public instructors succeed in keeping up with the times. The institutes established by an appropriation made at the last session of the legislature are designed for the improvement of teachers, many of whom will doubtless avail themselves of their advantages. We would urge upon teachers the importance of attending these institutes, as they may thus obtain many new ideas relative to the most approved methods in teaching.

Although it is not essential that every one be college bred, or familiar with ancient languages, in order to be successful, yet all should obtain the most liberal education practicable. The fathers of our republic held that where all citizens are voters, the necessity is imperative that there should be free education for all. The most prolific source of Russian despotism and nihilism lies in the fact that ninety per cent. of the people can neither read nor write. No sincere friend to popular government can look with indifference upon attempts to strengthen the foundation of the fabric. The promotion of institutions for the general diffusion of knowledge is an object of primary importance. Jefferson, in a letter to Lafayette, wrote, "Ignorance and bigotry, like other insanities, are incapable of self-govern-

ment." To another he wrote, "If a nation expects to be ignorant and free in a state of civilization, it expects what never was and never will be." John Adams said, "Reformation must begin with the people, which can be done only in effect in their education." We need not extend these quotations. Many patriots of the Revolution held and expressed similar opinions. The real government in this country is that of public opinion; and with the means for universal education within our grasp, it is optional with us whether the greatest power in the nation shall be a power of reflection and reason, or one of ignorance.

NEW IPSWICH—W. R. THOMPSON.

My relation to the schools has always been a pleasant one. I do not claim any great amount of work done or any victories achieved. Such help as I could give by counsel or encouragement I have cheerfully given. No great changes have been made or plans inaugurated. I fully believe that in these country schools no one system can be carried out. Individuality, first on the teacher's part and then on that of the scholar, is my theory. I care little how it is secured, if only secured. To kindle thought and direct it, to awaken interest and feed it, to spread the feast and make it attractive, is the great aim. Whoever does this, let him do it his own way and I will not complain. Life, interest, enthusiasm make the good school. Let us have system if possible, but zeal and heart anyhow. Let the teacher be cheered and the pupil be always encouraged by all possible means. The days of school ought to be the happiest of one's life, and the child who is not happy at school is entitled to be heard. Knowledge is attractive; it lures its follower; and to present it so as to be thus seen is the teacher's duty and privilege. I favor no system that makes a machine of a child, or that labors to form all in the same mould. Believing this and much more of the same sort, I would have the teacher the most prominent figure in every school, and not the superintendent. Hire such ones as you have confidence in, and then help them. I would commend to teachers, not exactly the "action, action, action" of Demosthenes, which he said made good oratory, but something in the same direction. Keep the school awake; let it be a live place. Scholars rarely excel in every direction.

As rarely are they without ability in some direction, and there is the place to begin and to work from, the place to get a good start.

NEW LONDON—FRANK J. PEASLEE.

TEACHERS.

My limited knowledge forbids any comparison between the school work of the present year and that of the past. Doubtless some schools have been better, some worse. It is safe to say, none are what they should be. Our country schools are, generally speaking, slim affairs, and will remain so until the public sentiment is changed, and public common-sense is exercised in regard to schools and school work. Teachers are rarely criticised by a competent critic. The superintendent, on his visits to the schools, is expected to say something pretty, and others likewise, or, failing to do that, keep still. Now, to secure good work by praising poor is an art of which I am ignorant. He who comes to my class-room and apprises me of my faults does me a friendly office, for he makes me a better teacher. He who comes with words of flattery is my enemy, for he makes me a fool fond of my folly.

No small part of the superintendent's report is usually occupied with counsel to parents regarding their duties to teachers; as if parents needed special instruction on those points, and teachers special pleading for tender handling. I beg to be excused from any such intercession. The young lady who is fit to teach is capable of taking care of herself, and will command more respect by one day's work, from both parents and pupils, than superintendents have ever been able to secure to her from them by volumes of school reports. Let teachers stand on their merits, like men and women in any occupation. Those who are fit to stand will stand, and those who are not will fall; and our schools will grow better, stronger, and healthier as the ranks of shiftless, half-dead, mechanical teachers grow thinner.

Neither do you, young ladies, expect that districts are going to be made to order. They never were, and never will be. Doubtless it would be a pleasant thing for you, since you are going to teach, if all in the district were perfect, but they will not be. They have abused other teachers, and they care no more

for you than they did for them. They will abuse you unless you know your business so thoroughly, and pursue it with such zeal, and energy, and efficiency, that they are obliged to respect you. That is the only hope of success I can present you. Are you adequate to the work? If not, wait; it is too grand a work to be trifled with. So noble is the field of labor that it should be entered only through the sacrifice necessary for a careful and thorough preparation. We have a school at Plymouth, established and maintained by the state, where young ladies are thoroughly trained, not only in the branches taught in common schools, but also in the very best methods of teaching those branches. Here one who has any proper spirit and appreciation of the work is quickened and inspired with a sense of its importance. Any one who has not such appreciation or adaptation for the work, but "keeps school" merely as an easier method of getting a little money than by housework, had better overcome her scruples to the latter employment.

I sympathize with teachers in all their trials and abuses,—no one more truly. I would gladly see them relieved from them all, and crowned always with success; but this will not be as long as little girls are advised by ambitious parents and friends to "take a school" before they are fairly out of their short dresses. "It is more high-toned than housework." And the unfortunate thing is, the little creatures, in the innocence of their childhood, do not know any better than to do it, never dreaming that they have no proper qualifications. "But," it is said, "the superintendent will determine the qualifications." The superintendent's examination is a farce. The chances are he is little better qualified than the applicant, or, if qualified, has not sufficient spinal column to say *No*.

When she falls into the district's hands, however, she finds a hard, stern judge. I pity her, but it is too late now; she must suffer. It would have been mercy to keep her out. And yet, just this right of the district to assert its judgment is the one redeeming feature of our school system. I know not to what degree of slackness the schools would run without it. It is often prejudiced, partial, abusive, incompetent, but it is practically the best judgment we get. I would not repress it if I could.

Let no one think I would discourage any who would enter the lists of teachers. I only want teachers to make themselves more worthy of the calling. Our schools are in the hands of teachers. They are, and are going to be, what teachers make them.

And so I am writing this report largely for the benefit of teachers and those who are to be teachers. You may see serious obstacles to the work in the picture I have presented, though I have left them unnamed. They are obstacles only to the unprepared. Thoroughly equipped for your work, you fly over them unconscious of their presence. Nor let any one think that, having made the sacrifice of time and labor necessary for such preparation, you are still obliged to compete financially with those who make no such sacrifice. It is yours to make your services so valuable that they will not be dispensed with at almost any price. The whole cry against the employment of cheap teachers is nonsense. Prudential committees are obliged to employ them, for they can get no better. Large expense for small returns is a violation of the simplest principle of social science. Make yourselves worth money, and you can command it. And many who are now trifling with this work will fall naturally into their legitimate occupation, viz., making bread to feed you. The profession is by no means crowded. We have only to raise the standard a little, and applicants are like angels' visits.

Now, my fellow-teachers, rouse yourselves to the dignity of your calling; prepare yourselves to enter and do honest, thorough work in this one of God's most blessed fields of labor.

NEWMARKET—ELISHA A. KEEP.

No new problems have given us difficulty. It has only been the old story of disobedience and penalty, and complaints because of the consequences, from the scholars and their friends. It is not a want of good teachers, books, or measures, but a want of obedient, respectful, and honest scholars that has been our difficulty. Many times, almost in utter discouragement, we have asked of ourselves why these things need be, and why people whose judgment in all other matters is candid and reasonable, cannot appreciate the position of teachers and officers, and the desire they so deeply feel for the scholars' good, and

work with us to secure that result harmoniously and peacefully. Because a scholar complains is no reason his friends should endorse his complaints unless well grounded, which is very rarely, if ever, the case, at least to a sufficient degree to demand their interposition. All good people expect their children to behave themselves at school, but they seem, many times, to expect a way to be found to induce them to do so which will be entirely agreeable to the scholars, and which, in a school of fifty pupils, we defy any teacher on earth to be able to do for any length of time.

The committee has indeed, and perhaps sometimes justly, been criticised as being too much the scholar's friend. It is a criticism which he is willing to bear, as his feelings and sympathies are strong in that direction; but he cannot quite see the wisdom in letting the scholars "keep the school" and dictate its policy. A teacher is placed in charge of a school to instruct and govern it, and if it is not under his complete mastery, the pupils are worse off than if not at school at all, and would much better be at home under the care of their parents. They will get into their natures in a single month under such circumstances more evil elements than a lifetime can get out.

We meet these difficulties as best we can. We frequently encounter insubordination and rebellious opposition which demand special and instant force, regardless of rules which are made in time of peace. Therefore the committee thinks all questions of discipline should be determined by the circumstances at the time, and a teacher be permitted to use such means as in sound discretion may be found necessary to secure his mastery and maintain his position, without being threatened by scholars with rule and law. The only law which the statutes of our state provide for the subject is, that committees may regulate all matters of management and discipline by such rules as are deemed just and expedient.

The committee frankly states that his personal convictions are strongly in favor of suspension as a discipline of scholars who have reached years of maturity. He believes, if a scholar, boy or girl, cannot be true to duty, and behave in an orderly, respectful, and decent manner, such scholar should at once be banished to the parental roof, where those whom God has made

responsible for his action and influence may deal with him as they please. If such a scholar wishes to be disobedient there, and his parents are willing he should be, it concerns no one else so long as he injures no one else ; but he should not be a member of the school, which represents a family of good children, if he will not conform to the rules and principles which govern the children, who are there to get an education, and be fitted for life and its usefulness. By sending children home to their parents for reproof and punishment, and forbidding their return till they promise to behave themselves, no one is hurt and no one can complain. The responsibility is placed just where it should be, upon those who certainly ought to discharge it. If parents will require and enforce obedience to the commands of the teacher and attention to the work of the school, we will do the best we can to instruct and benefit their children ; if not, they must stay away, and take the place deserved by their conduct. Blows carry but little force, and make few reformatations ; but deprivation of the privileges of the school, and the friendship and respect of those who love good order and right, must bring a person of any thought to consider his ways, and impress upon the parent the fearful weight of his responsibility. Still, notwithstanding this, there are times when instant force is demanded, and the circumstances of the case in hand must determine the measures to be used. There is as much difference in scholars as in men. One measure will conquer one, while another requires an entirely different course. The law should be, "The pupil must obey," and some discipline must compel him to submit if he disobeys the law. The committee would rather receive punishment himself than order it inflicted ; but his experience has taught him that such feelings generally find little response in refractory pupils, and sometimes as little from parents and personal friends.

NORTHFIELD—Mrs. LUCY R. CROSS.

It is but just to say that the teachers without exception have been earnestly devoted to their work ; and had their success corresponded with their intentions, or even their efforts, our schools would have been many of them models. It is nevertheless true, that some who may have been amply qualified in all

the required branches of instruction, were lacking in general information, comprehensive views, force of character, elegance of manners, and aptness to teach.

Children looking to teachers as proper examples, are just as apt to copy bad manners and language as good, and we should do well to remember that every element in a teacher's character is an educator.

It was the intention of your superintendent that every teacher should be present at the institute held at Franklin the last week in October, except Miss Sanborn in No. 1, whose closing exercises occurred that week. I sent circulars, and accompanied each with a postal telling the teachers they were expected to be present the whole session. The best educators in the country were secured. Those in attendance were gratuitously entertained by the generous citizens of Franklin, and yet only *two* were there any part of the session.

Any discussion of the merits of such gatherings is uncalled for. Their utility is unquestioned by the best educators; and it is my unqualified testimony, as well as those who were present the whole session, that the benefit derived from this outlay of money should have been reaped by our schools. Our teachers owe it to themselves, to the cause they represent, to the pupils under their care, to improve themselves in every possible manner. Such voluntary neglect deserves censure; nothing justifies it. Our normal school and institutes will only receive the patronage they deserve when the laws of our state make it obligatory.

NOTTINGHAM—GEO. W. LIBBEY.

The districts have averaged about twenty weeks' schooling the past year. We wish some means might be devised whereby each district might have twenty-five or thirty weeks. It might be done by the abolition of several districts. In some cases it would be inconvenient on account of the distance some scholars would have to travel, but this may be obviated by the act which "provides the appropriation of ten per cent. of the school money for the conveyance of children to and from school, where they reside over one and one half miles from the school-house." Many of our schools are decreasing in numbers from year to

year, as may be seen from the "statistics" of the report. By uniting districts there will still be the same amount of money divided among fewer schools, giving a larger attendance and many more weeks' schooling. We call the attention of citizens to this because it is a matter of vital importance to all who are looking forward to the education of the young and the welfare of our town. Many towns, situated as ours is, have already taken the measures suggested with the best results.

The little school-houses that dot the river-sides, hills, and valleys of our Granite State are and ever have been our pride. They go hand in hand with the churches, established so early by our forefathers in the wilds of New England, which are to-day the proudest monuments of our greatness. Free schools are the blessings of the republic. The humblest boy in the most remote district may well aspire to the highest office within the gift of the people. Let us, then, sustain and cherish our public schools. Into the hands of our children these institutions are soon to fall. Let us hand them down not impaired but improved from what we found them, trusting to their virtue and intelligence for their future preservation.

NORTHWOOD—REV. ELLIOTT C. COGSWELL.

COMPARISON OF THE PAST AND PRESENT.

Though our present school system has defects in it, such as a want of concentration of districts, and a better plan of employing teachers, and more efficient truant laws, yet it has accomplished a vast amount of good annually. Our school-books surpass those of fifty years ago in quality of paper, distinctness of type, attractiveness of binding, and appropriateness of illustrations, while the range of subjects is enlarged and the method of teaching is more inductive, making study a pleasure instead of a task, and the child acquires readily and more by far than with the same effort and during the same time fifty years ago; so that our children at the age of sixteen are far in advance of scholars at twenty-one fifty years ago in the same branches of education, while the range of studies is greatly enlarged. Thus in this period we have saved at least five years to active industrial life, or to more extended studies. The preparing our chil-

dren for the activities of life, and for gaining a livelihood five years earlier than fifty years ago, is equivalent to adding five years to human life. While this gain has been secured in the past, we may hope for greater in the future, through wise legislation, influenced by an intelligent constituency. Patience is needed lest we throw away what we have gained, in our eagerness to obtain the realization of our highest hope, by acting rashly.

ORFORD—ARTHUR W. BLAIR.

GOOD ADVICE.

Put your children in a proper place to work, then give them proper implements. This brings me to the subject of school-houses and school-books. Most of the school-houses in town present but few attractions to the eye, either of the pupil or teacher. Every district should have a well-lighted, cheerful, well-ventilated room, with the best and most comfortable seats to be found in the market, a globe, outline maps, and certainly good blackboards, all of which will tend to a wholesome moral restraint upon the pupils.

Battered walls and rough board desks, carved with the jack-knives and scribbled with the pencils of many past generations, tend to lower rather than to elevate the tastes of our children.

A teacher put into one of these time-honored "knowledge-boxes," with a score or more of self-instructed carvers and draftsmen aching to make their mark, has an almost Herculean task to make the principles of arithmetic or the facts of history or geography stand out in attractive relief. I speak not in jest, but in the most candid earnestness. Put good things before your children, and they will respect them. Good school-buildings, good furniture, good maps, good books, and, finally, good teachers.

Much inconvenience and loss of time arises in our schools from a lack of a proper and uniform series of text-books. In one school I found seventeen scholars, and over forty recitations each day. Every school in town is laboring more or less under the same disadvantage. An effort has been made the past year to supply the town with a uniform series of text-books, but

such a uniformity can be maintained only by the hearty coöperation of parents, teachers, and superintendents.

Physiology and hygiene are hereafter to be among the branches required to be taught. Too much time is spent upon arithmetic and geography, and little or no time given to the history of the United States and the principles of grammar. History is a better educator of our children than geography.

As to the matter of text-books, our town would save much every year if it would supply each district with suitable books for each pupil. A very small amount of extra tax raised each year will keep our districts abundantly supplied with books. Many of the large cities and towns are following this plan, with a great saving to individuals, as well as to the town as a whole. With this arrangement every scholar can be supplied with books the first day of each term, and the same books can be passed from one scholar to another as needed. Experiment has proved that the books are better cared for and last longer than when owned by the children.

Another thing needed to put our schools in good working condition is the town system. If the people of Orford would take the trouble to inform themselves in regard to the advantages of the town system over the district system, I am confident that our summer schools would be commenced under the former plan. There was a time when the present or district system was the best for reaching all scholars alike, but it is defeating its own purposes in these days. The town system gives all scholars an equal amount of schooling each year, and on an average at less cost. True, we shall have to give up the district lines in a few instances, and the district committees entirely, but for something better. In like manner we have given up the saddle-bags and thoroughbraces of our fathers for something more attractive and more convenient.

A committee of three persons wisely chosen will care for our schools with better understanding and more economically than a committee of fourteen. With a small committee we shall have better teachers, better schools, better scholars, and more willing tax-payers.

“Respecting the comparative benefits of a system of school management by a town board of directors rather than by dis-

district-school committees, whether in relation to the money cost, efficacious instruction, or the supervision and direction of school affairs, it may be said, the theory of town management of schools is justified by reason and common-sense. The theory is practised in the management of other town affairs, and where it has been fairly tested in the regulation of the education of the children, has been productive of much better schools, with all that implies. In general the school directors under the town system hold their office three years. If there are three, one new director is chosen yearly at March meeting, or two if there are six directors. The chairman of the board is superintendent. By this system, therefore, permanency in school officers is secured. Under the district system rotation is the rule, and a new committee is elected annually. The longest tenure of office under the town system begets and husbands experience, secures uniformity, and promotes efficiency; under the district system constant change dissipates experience, multiplies changes, promotes inefficiency, and conduces to waste of time and money." Under the district system, as a rule, men are chosen little calculated for the position; under the town system, the best men in town are the committee.

As to the selection of teachers made by the various committees, much care should be exercised—more than has been manifested in some instances during the past year.

With rare exceptions no person under eighteen years of age—I might better say twenty—has sufficient resources, methods of instruction, and mature enough judgment to meet all the requirements of even a very small school.

Reading, spelling, arithmetic, etc., are a very small part of the many things our children are to be taught at school.

Within the limits of our state there is a school whose design is thoroughly to instruct pupils in the best methods of teaching. It is a duty imposed upon us as tax-payers to put to test the virtues of the instruction given at the State Normal School. Employ teachers from this school, and see if they do not prove themselves better than *tyros* who spend much valuable time in trying to hit, by hook or crook, some method by which to impart instruction. Out of our twenty different teachers employed in town the last year, only two have attended a normal school,

and it was no difficult task to notice a marked and improved method of instruction, used by these teachers over the majority of teachers in town, though one was placed under unfavorable surroundings where her work was but little appreciated. There have been some excellent schools in town this year and some poor schools.

PELHAM—REV. AUGUSTUS BERRY.

METHODS.

The superintendent has sought the best educational methods for the schools. He has spared no labor or personal expense to keep himself informed in regard to all educational progress; the ideas and systems of the foremost educators; and has labored to introduce these into the schools as far as it has seemed judicious. He has sought, as the first thing, to make the education of the schools practical,—to have the pupils well furnished for the ordinary intellectual needs of life, and at the same time to nurture a truly intellectual life; to awaken in scholars a consciousness of their intellectual powers, and induce them to taste the luxury they may find in their exercise. He has endeavored to introduce into the schools such exercises as would give the mind correct habits of thought and observation, and stimulate a love for general knowledge. In all it has been his aim to accomplish the most with the largest economy of time and money.

COURSE OF STUDY.

It is a question if it be as well for scholars to be kept term after term in the same study. Let the study that they have been upon for several terms be changed for some other for a few terms, and they will then resume it with a new interest. The superintendent has found that after classes have been over the higher arithmetic, if they dropped arithmetic and took algebra for a few terms, they would then review arithmetic, and make more thorough work than if they had spent these terms on it, and, besides, have a knowledge of algebra.

There is a manifest waste of energy and interest on geography in schools, by keeping children continuously in its study. It would be wise, after the completion of the Primary Geography, to take some simple treatise on natural history before taking

the Common School Geography. And after *this*, let the Child's Book of Nature be taken for a couple of terms, and then a thorough review of geography.

It is very important that there be no ruts in the exercises or studies of school, and for this purpose supplementary reading has been introduced into the schools, with interest to the scholars, and a most manifest intellectual quickening and improvement in reading.

CONDITIONS OF SCHOOL EFFICIENCY.

Schools can attain a real efficiency only under an enlightened sentiment on the subject of education. There can be no just idea of a school unless it is visited; nor is a visit once or twice ordinarily sufficient for this. If schools were frequently visited, some of a fine reputation might depreciate, and those of less reputation might appreciate. The spirit of an act, the atmosphere it casts about itself, determines its character. No act of school is insignificant that involves the spirit of obedience or disobedience. Nor can offenders against school authority prescribe the terms on which they will atone for their offences. School authority is sacred. Aught that depreciates it or trifles with it, whether within or without the school, is *treason* to the pupil's best interest, to the welfare of the community and the state.

An essential in education is the habit of application. The teacher that can form this habit in children will be successful. It is not so much what the teacher imparts as what he makes the pupil do for himself. There are a few things very needful in securing this end. The coöperation of parents and guardians is, in many instances, indispensable. Outside influences must not be permitted to divert the pupil's attention from school. Punctual attendance is essential; and also an interest in school studies at home. There is no advantage, but rather a disadvantage, in a pupil's being in school unless school interests are the largest with him.

PEMBROKE.—MOSES R. LAKE, ISAAC W. HOBBS.

TEACHERS.

In addition to the suggestions and recommendations heretofore given, we have but few to offer. Indeed, under our pres-

ent faulty system, but few can be given (even if needed) of any value.

Your committee are of the opinion that all persons proposing to teach in town, should, before entering upon such duty, be required to pass a written examination which shall fully comply with a reasonable standard. This requirement is in accordance with the spirit of our time, and if it is enforced our teachers will, without doubt, enter upon their labors better prepared.

It has been well observed, that the duty of parents to give their children a suitable education is "one pointed out by reason, and far the most important of any." Our own state has recognized this fact by her statutes for maintaining schools within her borders. Parents should do all within their power to assist teachers and committees in maintaining order and morality, or in doing whatever may tend to advancement; and that, to accomplish the very best results, it is absolutely necessary that the earnest friends of popular education should put forth their best efforts to elect only such persons for prudential school committees as have the best interests of the school at heart; and that in the discharge of their duties they will merge all personal considerations into the grand idea of securing the best teachers possible, regardless of private preferences or family relationships; and that the whole moral support of our entire community should be given to the teachers employed,—are propositions so self-evident as to need no argument.

PLAINFIELD.—JOSIAH DAVIS.

I respectfully submit for your consideration the following few suggestions and report of our schools for the past year.

Some teachers we have had in town for past years have been all we could desire, as regards their qualifications and government of the schools. Others have evinced a woeful ignorance of their duties, as well as of the common English branches. This has been acknowledged by all past committees. A few reasons given may suffice to satisfy you why it is so. Prudential committees too often seek to hire a teacher for an amount of money far below the market value of the services of competent teachers, thereby opening a field to those who have had but little, if any, experience or even qualifications as teachers. Another

reason is, that in many of our schools the scholars are young and few in numbers; consequently but little talent is required, and the teacher must be paid accordingly. Therefore, poor labor for low wages is the rule. Again: the existing method of management under two separate sets of officers, prudential and superintending committees, divides the responsibility, and both shirk the disgrace. Great care should be exercised in the selection of teachers, for teaching is as much a profession as any other vocation. Then why not the necessary qualifications as in others? A few only make teaching their business: with most it is only a temporary employment. It may be urged that the school committee possesses the requisite authority to protect our schools from the inroads of incompetent teachers. The law may indeed be sufficient, but a committee might well hesitate to hazard his efficiency for good (if indeed he has any) by attempting to effect a revolution by which so many would be affected. For some time past your committee has been persuaded that if the examination of those who propose to teach should be conducted by requiring the applicant to write out the answers in full to a series of written or printed questions, and to answer correctly a certain per cent. of these, it would raise the standard of qualification of teachers. Acting upon such convictions, we adopted the plan as far as practicable, and found several unable to reach seventy per cent. Certificates were refused such, and of course some unpleasantness resulted. Some desiring to try again, succeeded a little better the second time. Still I am convinced my first decision was the best, and should have been final. I would urge that a higher per cent. be required, and it ought to be distinctly understood that the examination of teachers in the town of Plainfield will be no farce. We do not assert that all who pass an examination in book knowledge are endowed with character, dignity, authority, judgment, kindness, or experience in the exact proportion which belongs to the *good* teacher, but believe it to be the safest possible index.

We would call your attention to one other important consideration which is agitating the minds of the educators of our state, viz., a school law doing away with our present district system, and equalizing the expense and facilities of our schools. A reform is called for, and let us meet it like men who value the

advantages of a good education. We present this subject, not because we do or do not think the law immediately practicable in our town, but it is emphatically proper to be understood and considered. The older portion of our citizens can remember when it was necessary to locate school-houses nearly everywhere where we now find them, and that these houses were filled to overflowing with scholars, from the small child to the young men and women. But times have changed. Districts have become nearly depopulated. In many cases nothing remains but old cellars or decaying buildings to tell the stranger or the youth of the present that once a flourishing farm-house stood there, which was the home of many children. Instead of twenty-five, fifty, or more scholars attending there, we now find three, four, and, in but a few instances, ten. This, of course, applies more to our rural districts, but a noticeable decimation is seen in our village schools.

Since I have been connected with your schools, there has been a falling off of about twenty per cent. There is no prospect of our small schools ever increasing from local population. These are stubborn facts. Now, in the language of the good woman of Revolutionary times, who, when the British were marching to Lexington, called out to her boy, "Jonathan, get up, the red coats are coming! *Something must be done,*"—we say, something must be done.

PORTSMOUTH.—H. C. KNIGHT, JOHN C. LOCKE.

PRIMARY GRADE.

Our primary schools are having more and better tools to work with, in globes, maps, tables, counters, and blackboards. Let all such aid be given to the teachers, who need the best tools, as well as the best exercise of their own faculties, to keep the children to the right use of theirs.

We would suggest that the scale of pay, which gives to our primary teachers the lowest salaries, be reconsidered. Foundation work is vital, since the future structure, whatever it may be, depends upon its thoroughness and soundness. In other matters, we know that primary work needs the most skilful handling, and is never undervalued. Nor should we in any way

underestimate the importance of well done primary teaching, and, since salaries are supposed to express the comparative value of the work of different grades, the teachers naturally wish to go up higher. Should not their remuneration be such that no teacher would have reason to undervalue or change it on that account?

Our masters are expected, besides teaching in their respective schools, to supervise the under grades; and to afford them time for this, their schools are closed an hour earlier in the afternoon. But the fag end of the day is not the best part of the day for this purpose. To judge of the quality of school work, and to carry out timely improvements, the glow and the freshness of morning are needed, as well as time. We therefore suggest that the masters be allowed assistants in their respective rooms to carry on the ordinary school work during their absence. Nothing would give more stimulus to our primary grades than the frequent visits of such masters as fill our grammar schools.

D. J. VAUGHAN, ANNA B. WILSON, MERCER GOODRICH.

HIGH SCHOOL.

In making our report, we are pleased to note that the Portsmouth high school has continued its course with uniformity and success, and maintained a character for excellence which merits our warmest approbation. This is due to Mr. Goodwin, the principal, who has fully sustained his high reputation as a faithful and accomplished teacher. The conscientious manner in which he performs his duties, in every branch and detail, has produced most gratifying results to all cognizant of school work. He has been ably seconded in all his efforts by Miss Mathes, the first assistant, whose labors in the school deserve the highest commendation of the committee.

We are especially gratified to report the great success of our methods in the study of the English language and literature. To counteract the baleful effects of the mass of vile reading which is flooding our land, pupils should be taught to read standard works, by a course of study beginning at the opening and continuing to the close of the high school course, thus inculcating and developing a taste for the best literature.

Successful results in the high school can be secured only by the most cordial coöperation between parents and teachers. The highest duty of parents is to guard with never-ending care the health of their children, and it is for them alone to decide how much or how little their children shall study. It is too common to attribute to hard study in school what belongs elsewhere, and we urge the parents to be more watchful over the diversions of those who at this formative period of life are storing up not only food for the mind, but for the physical and moral growth. Neglect of either must result in an imperfect whole.

RAYMOND.—JOHN T. BARTLETT.

Teach your children the great importance of punctuality, and how necessary it is to business success. This will cost effort and self-denial, but the reward will be great. Do not permit your children to be absent. Make them feel that they must be at their desks every business day, and soon they will take a personal pride in this that will grow stronger and stronger as the term goes on and the habit becomes fixed. A teacher is almost powerless to interest a pupil who is occasionally absent. He acquires an interest in things and affairs outside, greater than his interest in his studies. The average boy will like fishing or gunning better than dry arithmetic and grammar. This is perfectly natural, but it affords no reason that a boy should leave his place in his class day after day to fish and hunt. It is wrong to force a teacher to compete with these amusements. It cannot be done successfully, and the school is injured; for if one stays out, another wishes to stay out too, thus causing a feeling of unrest to pervade the school, which adds to the teacher's labors and subtracts from his usefulness. Do not permit your child to be absent on examination day, no matter what may be the excuse. The most important part of a term is the time given for reviews. Subjects that for one reason or another may have been passed over hurriedly are now fully explained, and if the pupil does good work, are firmly fixed in his mind. If he has not done good work, let him take his place in his class, and he will do better in terms to come. It is an act of injustice to the teacher to take from the class on this important day a pupil who has received instruction from her all through the

term, and thus deprive her of the means of showing what she has done. Again: the people of the town, many of whom send no children, are paying heavy taxes to support the schools. They have a right to ask that your children be sent to the schools they provide. Encourage your children to be punctual and always present, and you will see them making progress in their studies that will be pleasing to all.

RICHMOND.—MOSES CASS.

No scholar should be kept from school to labor or to visit a friend, which is too often the case. It is to the youth of to-day that we look for the men and women of to-morrow, and into whose hands the affairs of the nation must fall; for those who are now filling the various offices in town, county, and state will soon pass away, and our children will be called to fill their places.

In some school-rooms the blackboards are in a bad condition, the surface being so hard and glossy that a mark can hardly be made visible. Prudential committees should see that the blackboards in their school-rooms are in good condition. In some rooms they are too near the stove, as the heat will soon injure them.

Districts Nos. 7 and 8 have been united the past year by the school committee and selectmen—a move in the right direction. Both districts can now have nearly double the amount of schooling that they could in separate districts.

School-districts having less than twelve scholars to attend any term of school, may, by vote at their annual or other legal meeting called for that purpose, authorize the prudential committee to provide for the attendance of pupils at the schools of adjoining districts, the selection of such schools to be approved by the school committee of the town; and in such cases the prudential committee is authorized to appropriate an amount not exceeding ten per cent. for the conveyance to and from school of pupils residing not less than one mile and a half from school, and to divide the remainder of the money appropriated for the term in the district among the adjoining districts in proportion to the pupils by them received.

RINDGE.—GEO. W. TODD.

DISTRICT MEETINGS.

“District meetings are not generally attended by even a majority of the voters. It therefore happens that it is possible for a minority to elect the officers and control the policy of the district. Hence it is true of nearly every town, that once at least in its history the organization of a district has been seized by a small number of men who entertained schemes inconsistent with the welfare of the schools. Assembled by concert, in the shades of evening, in a dimly lighted house, they have proceeded, without serious opposition, to consummate their schemes; and a prudential committee in their interest has been elected, who at once makes a contract with a relative, friend, or favorite, without regard to the intellectual or moral welfare of the children who are to be members of the school.”

A FEW QUESTIONS TO TEACHERS.

Do you engage in teaching as a permanent profession, or merely to fill up the time till something more satisfactory presents itself?

When you apply, or are applied to, to fill a teacher's position, do you ever represent yourself competent to give instruction in all the branches required to be taught in that particular school, for the express purpose of securing that school, all the time being conscious of the conviction that you are deficient in one or more particulars?

When you have contracted for a situation as teacher, do you ask approbation on your own personal merits alone, or in part on the friendship of the committee for you, as well as his yielding nature and dislike to wound your feelings by refusing?

When you begin your school, do you carefully prepare all the lessons you set to your classes before you attempt to teach those lessons?

Do you prefer to have your pupils and yourself judged of at your examination by your actual success and their actual improvement, or by a course of exercises carefully prepared beforehand, in which they know what questions each one is expected to answer, what examples to perform, and what paragraph to read?

Do you spend any of your leisure hours in term time or in vacation in adding to your present stock of knowledge, thus fitting yourself for better work and more responsible and remunerative positions, or are you content with low wages, passable success, and questionable mediocrity?

Are you content with what you know now except when you are striving to struggle out of some puzzling difficulty when some forward scholar proves a little too sharp for your convenience, or are you toiling for the richest treasures of learning, and replenishing from living fountains? How long would the ablest minister hold his congregation who did not advance beyond his preparatory course of theological reading? How many clients would throng the consulting-room of that lawyer who on entering the bar adds nothing to the sum of his previous legal lore? What physician, however able to-day, dares remain ignorant of new developments and changing phases constantly marking the science of medicine? Can you escape the force of the same law?

"Oh! let not, then, the unskilful hands attempt to play that harp,
Whose tones, whose living tones, shall sound forever on the strings!"

NOW, AND A LOOK INTO THE FUTURE.

The last quarter of a century has wrought wonders in the diffusion of knowledge, in the development of science, and in the cause of popular education among us. It cannot be doubted that the next twenty-five years will make still higher demands upon our schools in every direction. Education of the masses raises them every year up to new levels of thought, and expands the public mind, so that education will be seen to be something which embraces all that can be learned from the world of books, the world of men, and the world of things. It will be seen that all these worlds are educators, and that every man and woman is, of necessity, an educator for good or evil. The demands upon the child of to-day upon entering active life are far greater than formerly. He must know more of everything, and must think more methodically of everything, to stand a fair chance for the grand success awaiting the wise and industrious; and from the parents will come a wiser interest in the children of the future.

Parental authority, which unfortunately in many cases now is only a name, will of necessity be a reality. This is the great need in all our schools to-day. Children who are not governed at home make the most ungovernable pupils, and, as men, create the necessity for many of the harsher features of our criminal laws. If our schools do what may be reasonably required of them, when aided by hearty and intelligent parental coöperation, it is not unreasonable to predict a state of society in the not distant future when want and crime will be almost unknown: for they will then educate the heart and conscience equally with the brain. Anything less makes one-sided development and partial success. Hence, to-day, with the ever multiplying agencies for mental culture and refinement, we find the brain stimulated unduly, while the conscience is hardly appealed to. The true balance of the faculties is not sustained, and the anomaly of men and women without guiding principles of noble action, yet sharp and quick-witted in the race for material success, meets us at every turn. And hence the columns of newspapers, day by day and week by week, are filled with accounts of peculations, embezzlements, defaulters, absconding county treasurers, gambling bank officials, perjured officers of insurance companies and of railroad corporations,—any and every means taken to gain wealth and success without honest industry and faithful service. We too much lack the heroic moral principle of Wilson Barron, who surrendered his life rather than that a stain should rest upon his honor or a loss fall on his employers through his fault. The true teacher, while urging the pupil forward to higher positions in the classes, will never lose sight of the great fact that it is better to be good and true than to be smart and knowing; and that knowledge accomplishes its perfect work only when accompanied by purity of thought and action, and a spirit of sacrifice which has learned how great a power results from kindly sympathies, crystallized in acts of unselfishness. Better, far better, a return to the Bible and spelling-book as our only text-books, with manliness and womanliness, than to master the learning of all the ages and be devoid of a noble character of heart and soul.

The economies which come trooping to the call of the educated and intelligent mechanic enable him to do better work and

furnish better materials at the same cost than can his less intelligent and less cultivated competitor for the same job, for he has not only his own cool brain and strong arm and cunning fingers, but science and art are his handmaids, and all his movements are regulated by their divine suggestions. The common utensils of daily use, the farming implements, the various mechanical tools and machinery, the shoes on our feet, the style of our garments and finish of the material, the fashion of our dwellings and factories, the lines of our vessels, all proclaim the intelligent advance constantly made by thorough culture, use, grace, beauty, attracting and blessing all. Let no man say of his boy who may be intending to follow his father's trade, "He knows enough for a carpenter or a mason, a shoemaker or a fisherman; he knows as much or more than I did at his age; he has been to school as long or longer."

If anywhere solid learning, memory, training, habits of study and methods of thought are demanded, it is in the occupations that make the industries and underlie the very being of the majority of all communities. An ignorant mechanic is a failure at the start, and if an intelligent mechanic was no better workman he must of necessity be more of a man, more of a power in the community, more sure of keeping his rights and of protecting the rights of others.

If these remarks seem sensible and reasonable, let the young men of this town ask themselves this sober question: With my present acquisitions in the schools, am I prepared to enter upon the business of life and experience its stern realities with assurance of success? Let the parents, too, ask themselves, Am I fitting my child the best I can for life's highest usefulness and happiness?

ROCHESTER—HENRY KIMBALL, SIDNEY B. HAYES, WILLARD S. PACKARD.

Scholars in their ambition are apt, if unrestrained, to pass hurriedly over first principles, and cause an undue proportion of the teacher's attention to be given to the higher branches which they are in most cases unnecessarily pursuing. They are depriving themselves as well as the younger portion of the school

of proper instruction in the real essentials of a practical education.

But what can be done? To remedy the evil, under our present system, would require the entire time of all the members of the committee.

If some system of grading could be introduced, and the quality as well as the quantity of work for classes in all the schools be mapped out, the trouble would largely disappear. But a uniform system of grading is impossible among seventeen districts, of which hardly any two will have the same number of weeks' schooling in any one year, or any one the same number from year to year.

This obstacle was overcome by the abolition of the district system, and having the schools supported from a common fund, and giving to each the same amount of schooling; but this failed to give satisfaction. Districts craved the right to manage their own educational affairs.

A partial remedy might be found in another manner. Under our present system of apportionment, the Rochester village, East Rochester, and Gonic districts receive about \$642 less of the \$1,000 extra school money raised by the town than they pay into the treasury, and this is distributed among all the other districts, regardless of the amount of money they may otherwise have. Could this amount be apportioned among the poorer districts in such a manner as to make the school money of each equal, and as nearly as possible equal to that of the wealthier districts, a uniform system of grading throughout the town perhaps might be possible. But this would work a wrong in one particular. It would tax our people to support long schools in several small districts, which would contribute but a small portion to their school money and which have few scholars, and might be united to other districts to their own as well as the advantage of all the other districts. For instance, that known as the Phineas Hoyt district, the inhabitants of which paid only \$10.42 towards the \$97.37 of money allotted them the past year, ought to be divided up and annexed to other adjoining districts. The two on the main road might be united. They are both very small, one averaging only five and the other five and one half scholars the past year. So likewise might the Flag district

and that on the Neck, one averaging ten and the other six scholars; and also the Poor Farm district and Dudley B. Waldron's, one averaging thirteen and the other five scholars the past year. If these six could be transformed into three, and a school-house moved to the centre of each of the united districts, the distances scholars would have to travel to school could not be so great as to much fatigue them, especially in view of the fact that they would for the most part have good roads over which to travel. These schools would then be of about the right size to awaken a healthy competition among pupils, and lend some inspiration to the teachers; would be more interesting and profitable, and in addition have a greater amount of schooling.

If this reduction in the number of districts could be made, most of the smaller ones would disappear, and the school money, as before stated, could be so distributed that the poorer would have nearly as much schooling as the wealthier districts. A uniform system of grading could then be introduced, and thoroughness enforced in all the schools, and the superficial instruction now in vogue in most of them would be avoided.

RUMNEY—MRS. D. E. S. SLATER.

THE SCHOOL GARDEN.

A noted feature of the school register is the absence of the names of parents or guardians. Not a school in town is provided with suitable books for reference, but a very few maps, no globes or apparatus of any kind. The blackboards are miserable; and in the village graded school (the higher department) the blackboards were so poor throughout that they could not be used upon examination day, as figuring was not legible. This should not be, for it is a great obstacle in the way of advancement.

During the past year the superintending school committee has made two visits in every school each school session, and in several schools three or more visits have been made. Said committee has placed in the several districts a good-sized dictionary and a set of the new readers adopted during the year, for the teacher's desk. Also, said committee provided each school with eleven different kinds of flower-seeds, that a flower-garden might

be started upon each school-ground. The care for such a garden would certainly cultivate the taste of the pupils, and afford a pleasant amusement when not occupied in study. Children would be more easily governed in the school-room, and I think it would be the means of crowding out much that we deplore in our public schools if more attention were given to such harmless amusements. A prize was offered to the school that should succeed best in caring for such a garden. Some of the schools labored under many disadvantages, in not having a properly protected spot, or grounds made suitable. The shortness of each school session was also a drawback, as a less sum of money was appropriated for school purposes than in previous years, on account of an omission by the former board of selectmen to insert an article in the warrant for raising funds for the above purpose. District No. 8 receives the prize,—a map of the state of New Hampshire. Fourteen teachers have been employed during the year,—one male and thirteen females. Most of the teachers have met with commendable success, and have striven to keep up with the times.

RYE.—GILMAN H. JENNESS.

More attention should be given to the study of physiology, and some good elementary work introduced into every school. "Man, know thyself!" is an injunction too little heeded by us all. One obstacle that has prevented the successful study of this important branch has been the cumbersome and technical text-books, which were altogether too heavy for the average country school. Until quite recently a suitable book has been difficult to obtain, but now it can be procured at a trifling expense. Of course it is not expected that our common schools will furnish a complete course for the study of anatomy or the practice of medicine; but they can and ought to furnish every pupil with a good common-sense knowledge of the structure of the human body, how it is nourished by food, something of the process of digestion, nutrition, absorption, circulation, the necessity of regular habits, the effects of bad air, the poisoning of the blood, the treatment of sudden and dangerous wounds, and the effects of stimulants and narcotics upon the brain and nervous system. In this immediate connection, it is proper to call

attention to the law passed by the last legislature of this state, which adds to the qualifications required of a teacher a knowledge of the effects of alcohol upon the human system; and also requires the introduction of suitable text-books upon the same subject. I regard this as a wise step by our state legislators; for it seems to me nothing can be of greater importance to our children than a wholesome knowledge of the working of the subtle poison that breeds disease, shortens life, destroys both mind and body, and brings untold misery and degradation to millions of homes. The plastic mind of youth is easily influenced, and lessons of temperance and abstinence may be as readily learned and retained as the lessons of moral or religious obligations. When the ignorance of cause is attended by such fearful consequences of effect, the "ounce of prevention" is worth a good many pounds of cure. I have great respect for those who would lessen the evils of intemperance by law, or by personal appeals to the unhappy victims of an unfortunate appetite; but I believe a judicious primary course of instruction upon the nature and effects of stimulants would in the end have a greater influence. Such instruction would impress upon the minds of our children lessons they would never forget, and might be the means of saving many from physical wreck and ruin. Legislation has been invoked from time to time to protect us from the ravages of crows, chicken-hawks, bears, mad dogs, woodchucks, worms, and rattlesnakes. Why, then, should not the state stretch forth its arm to protect its youth, who are to become its citizens, from an influence more baneful than all others combined? Surely all good citizens ought to unite in strengthening a reform that thus places its advance guard in the school-room.

For the education of the young I have always advocated, and always expect to, a liberal appropriation for the support of schools, the employment of competent teachers, the introduction of the best text-books, the maintenance of good discipline, and whatever in addition will best conduce to the greatest good of the greatest number. It must be apparent to all who have given the subject careful thought, that many of our children will be obliged to seek opportunities for employment in occupations comparatively unknown to the present and past generations.

The great advancement in the natural sciences, the new discoveries constantly being made in the application of steam and electricity—notably the latter—opens up new avenues of employment for the skilled laborer and educated young man. The telegraph, the telephone, the electric light, the electric motor, and other applications of electricity, will call for the services of thousands and tens of thousands of young people of both sexes; and we shall be criminally negligent if we do not so shape our course of instruction as to meet this changed condition of affairs. As a means to this end, the town now has an exceptional opportunity to provide itself with a public library. By the will of the late Oliver Sleeper, a sum amounting to several thousand dollars has been bequeathed to the town of Rye for the purpose named, and it can be so managed as to be self-sustaining. A public library of good books is of inestimable value to the young, and when it can be provided, as in this instance, without a single dollar of taxation, no argument ought to be needed in its behalf. I cannot but believe that the town will reconsider its previous decision, expressed by a very few votes, and accept the bequest which will provide our people with such lasting benefits. Not to do so is to proclaim ourselves behind the times, and indifferent to the public welfare.

SANBORTON.—REV. MOSES T. RUNNELS.

The attempt to introduce calisthenic exercises, especially in the summer terms, or when the schools are composed of small pupils, after the manner of the best primary schools in our cities, should be regarded with favor rather than contempt. Anything to break up the lounging listlessness of our pupils, and help them to show, singly or simultaneously, a prompt, soldier-like bearing in “position” or movements, in their seats, or about the school-room, should meet with our approval. Regulations to promote habits of carefulness, or to prevent slight, unnecessary noises, as the dropping of pencils, scuffling of feet, or grazing of slates upon the benches (many of which are quite good sounding-boards), are worthy of commendation.

Thoroughness and definiteness in what is taught and learned should be more generally aimed at by teachers and scholars. Ideas should be well defined, thoroughly mastered, and clearly

expressed. In some of our schools, the tone of voice should be improved by teachers and taught. It should also be remembered that there are three factors in the making up of a "good school,"—not only good teachers and good pupils, but good parents as well, who themselves take an interest in the education of their children without being unduly meddlesome, and are not unreasonable in their criticisms and demands. The "historical maps of Sanbornton," properly mounted, have been suspended the past year in all the school-houses of the town. These, taken in connection with the state maps, and, if possible, as in Dist. No. 11 (the best furnished with maps of any in town), with similar delineations of our whole country, the continent, or the globe, may be made very useful to young beginners in geography. It will help the little folks wonderfully to be able to find their own school-houses, dwellings, roads travelled over, and the waters and lands bounding their own town, which are often in sight as they look out of doors, all represented upon the map before their eyes in the school-room. This is according to the best approved methods of normal instruction at the present day, as brought out in the late "teachers' institute" at Laconia. The town histories, which are owned by every school-district, should be free to the inspection of every teacher, and may be used with interest and profit for occasional exercises in the school. Facts of state and national history may be more forcibly impressed by being associated with the local history of the town, and former men of the town. General questions, to be answered by the whole school, of great utility, may also be gathered from the town history, as well as from other sources.

SANDWICH.—HERMAN H. QUIMBY.

The amount of school revenue expended throughout the town the past year was sufficient to allow each enrolled scholar \$4.05 as tuition fees.

You will see by the statistical table that we have had one term of school of twelve weeks with but one scholar. Though it was a profitable term of school for that one scholar, it does not seem to be profitable for the town to employ a teacher for one scholar, when the same teacher could have taught fifteen pupils

with even greater results. You will also see that there have been nine terms of school, with an average attendance of less than eight pupils.

I very much approve of the arrangement made in districts Nos. 5 and 22. in having a school alternately in each district, and allowing all the scholars in these districts to attend both schools. Would that more districts would do the same! Reading has been neglected for the past years. I have noticed, in many instances, scholars who had become so familiar with their reading-book as to repeat carelessly several selections without looking on their book. To awaken an interest, I have introduced Lippincott's series of readers, which have given general satisfaction, and in several cases more than paid the extra expense this year. The first steps are written in a conversational manner, and in a way which well illustrates every-day occurrences with children, and at the same time teaching geography, history, and grammar, while the higher grades are descriptive, interspersed with selections taken from our best authors.

By comparison with previous reports, the attendance, deportment, and general welfare of our schools seem to be about the same as in former years.

I need spend no time in praise or censure of our school-houses. The most of them are ancient structures, and came down to us, I think, from former generations. The furniture connected with them compares favorably with the general condition of the school-houses, and shows neglect which indicates that they are not cared for as they should be, but that there must be carelessness on the part of some one. The registers show that but two prudential committees have visited the schools for which they employ teachers. How many of those men, if they were employing help on their farms or in their shops, would not visit them often enough to know whether they were faithful or not?

Parents, also, are too negligent about visiting the schools. You should bear in mind that the common schools lay the foundation of education. Too much attention cannot be bestowed on the way in which the foundation work is performed. It is surely time for an awakening of interest in educational matters in our town.

It is certainly to be deplored that the children of our town should receive so little schooling. Your committee most earnestly calls your attention to the consideration of the subject. I believe that every candid and honest person, after due consideration, will be convinced that the "district system" is destructive to our interests as a town, and that our school money could be used to much better advantage should we adopt the "town system." This does not mean that our school-houses must be destroyed, or even new ones built, but with a board of education with power to employ all the teachers, and arrange the times and places for all the schools, the scholars could have double the amount of schooling, and at the same time better instruction. The legislature provides that the towns may adopt the "town system" if they choose. See Gen. Laws, chap. 86, sec. 2, and chap. 87, sec. 16.

SEABROOK.—D. W. COLCORD, EDWIN EATON.

The school committee particularly desire to call the attention of all who are interested in school affairs, and some of whom in the course of events will be selected to serve their respective districts as prudential committees, to a part of the General Laws relating to the payment of teachers for their services.

"Every teacher, at the close of his school and at the end of each term thereof, shall make a return of such register or record to the school committee of the town, who shall give him a certificate thereof; and no teacher shall receive payment for his services until such certificate is produced and delivered to the prudential committee." Gen. Laws, chap. 89, sec. 16.

In many instances these provisions and requirements have not been complied with. Teachers, after having drawn their salaries, forward their registers to the superintendent, which, upon inspection, too often are found to be incorrectly filled out. To correct some of these errors would be a task of considerable magnitude. In arranging statistical tables and the roll of honor at the end of the year, mistakes have occurred in the school committee's report due entirely to this cause. This, it seems to the committee, is a matter of enough importance to demand a strict fulfilment of the whole law.

SOUTH NEWMARKET.—J. H. FITTS.

SCHOOL HINTS.

The school stands nearest the family of all our institutions. It is, indeed, an extension and image of it. As is the family, such is the school, such the neighborhood, the society, the man. They say the household pieties are fading out from our hearthsides, and disappearing. If so, it will not be long before the infidelity will be repeated in our schools, our institutions, our churches, our men. A good thought in regard to this whole theme of education lies in the one word *coöperation*. Joint instrumentality is essential to highest success. Our children must be educated together. Private tuition is but partial instruction. If we cannot unite in church polity or on political questions, still let nothing separate us in school matters. If the tendencies are to idleness, vagrancy, vulgarity, and profanity, let them be unitedly resisted. Let all unite together in exterminating the vices of the street, and in training our sons and daughters for virtue, usefulness, and happiness. Our sacred shrines of knowledge had better be demolished rather than become the sanctuary of hypocrisy and vice. Henceforth teaching must rank among the learned professions. So unequalled in power and honor is the instructor's vocation, that angels from all their glory might stoop to share in the work. It is to mould the might of mind, than which, when it speaks out, God's thunder is not more audible.

General virtue and intelligence are essential to the welfare of a free state. Because we venerate the might of the majority, therefore our endeavor to make the majority ever right. Presidents and governors must be educated; but our rulers are the people. So, then, must the masses be educated. An educated people will be loyal to constitutional government; an illiterate majority will, in the long run, ruin any republic. Free schools hold an important place in the American idea. From the first, New England has required a certain amount of instruction, supported by taxation. All citizens are expected to reach a given standard of knowledge. The great majority of our people are to be educated in our common schools. Only about one pupil in a hundred graduates at our high schools, and scarcely one in

a thousand at our colleges and higher seminaries. These common schools are among the chief glories of American civilization.

There is a wide-spread feeling that our schools are not doing all they should do for the people. Doubtless there is some ground for the dissatisfaction. There has been marvellous progress in science and the mechanic arts during the last fifty years. Schools which sufficed for the simpler days of the stage-coach and hand-loom, cannot deal with the complicated problems of an age of steam and electricity. Teachers like Valentine Smith, Warren Gilman, and the Misses Adams, Ewer, and Folsom, excellent as they were in their day, would make a ludicrous appearance in our modern school-rooms. The average teacher of to-day is plainly the superior of the average teacher of any previous period of our history. But material enterprise has outrun our educational advancement. Neither is it surprising that our schools do not instantly adapt themselves to the changing demands of the times. The spirit of business enterprise now rules the hour. Material invention, thrifty handicraft, speculating traffic, predominate nowadays. Not even the greatest sagacity can predict what the future may require. Changes for the better are sure to come: we should be getting ready for them. The genius of the coming civilization will not be predominantly material, but rational, intellectual, spiritual. It will demand a wider scholarship and higher proficiency in the science of education. So shall the seething elements in society to-day be made harmless for evil and stronger for good—vastly more worthy of that varied, richer, broader, and nobler civilization of the future, into which the accumulations of the present are pouring their treasures.

Bear we also away through the years before us the thought that true education is to fit for the school of eternity, for the manhood of the soul when the tuition of time is ended. May scholars, teachers, parents, and committees be happy learners there.

STRATFORD—F. N. DAY, C. E. MOSES.

REGISTERS—TEXT-BOOKS.

We would here mention that the law of the state stipulates that before a school teacher can receive pay for his services, he must present to the prudential committee a certificate from the superintending school committee, stating that his school register has been returned to said committee. We regret to say that in several instances, the past year, this has not been done, in consequence of which the school money has been illegally paid out, and the committee have been subjected to great inconvenience in order to secure the registers in season to make out their report. We hope and trust that the school committees the present year will withhold the money and proceed according to law. We would suggest that an effort be made to introduce and use in all our schools a uniform series of text-books, so that teachers can class their pupils much better, thereby gaining much time to devote to individual scholars in explaining and making their lessons more interesting and more easily comprehended. I am well aware that books cost money, and that some parents do not feel able to throw away the old books and buy new; but pause a moment, Is there not some way we can economize enough to buy our children a good outfit of books? Can we not use less tobacco and drink less beer? Can we not make better use of our leisure moments, and thereby gain time and money, and invest it in books to make our children more intellectual, and better fitted to battle with the disappointments of this world after leaving the paternal roof, or after the icy hand of death has stricken down father or mother? Think of these things, fellow-citizens, and make an effort to improve the welfare of your children by giving them good books and good teachers, and last, but not least, a good example.

STRATHAM—R. M. SCAMMON.

Throughout the year the pupils in our schools have shown a quick and intelligent interest in everything pertaining to their studies. The result could not fail to be gratifying, and especially so whenever they have had the advantage of able instructors. In such schools it is a pleasure to note the rapid gain in

text-book knowledge, and also the attention to the multitude of minor matters essential to the ideal school,—the tidy school-room, the lessons promptly and distinctly recited in faultless English, the courteous deportment of the scholars, both during school hours and intermissions, and the considerate treatment of the smaller ones by those larger and stronger. A visit to such a school cannot fail to give lasting satisfaction.

Teaching is an art that progresses with the times, and never more rapidly than at present. Improved methods and additional requirements are continually coming into vogue. With the increase of intelligence and general culture in the community, more and more has been, is, and will be required of the schools that educate the members of that community. The teacher who instructs in text-books only, but half fulfils a teacher's mission. General culture, morals, and manners demand equal care. Physical culture is not yet fully appreciated, but the time is coming when scientific instruction in this branch will be called for, and it will receive its due share of attention. The past ten years have seen a highly satisfactory increase in the value and efficiency of our schools. Some examination of those of other towns convinces us that ours, to say the least, will not suffer by comparison. Constant vigilance on the part of parents, committees, and all interested, is needed to maintain and elevate their standard. Careless, inefficient instructors are evidently the bane of the common school. This matter has been annually referred to by committees, but still exists, and must continue to exist till some more careful and systematic method of selection is devised. Few country towns in the state spend more money per school than does our own. Teachers find here desirable situations, and it is for us to see that we have as good an article as we pay for. The market is full of school-hunters, but there are few really first-class teachers among them ; such are themselves early sought, and their services secured. We would suggest the advantage of placing our district agents earlier in the field, that they may have ample opportunity to make their selections before the commencement of the school year. Our prudential committees are by no means wanting in public spirit, or in an earnest desire to perform their duties in the best possible manner, and we believe much good would result if they were selected

in season to weigh more carefully the relative qualifications of the different candidates, and thus see and determine how such as are teaching acquit themselves in the school-room. An agent who uses due care, and selects only the best to be found, is a public benefactor, and deserves the thanks of the community as such.

Written examinations were required at the end of the first and third terms of all classes sufficiently advanced to profit by them. This is a new feature in our schools, though one that has long been used in the best educational systems. Teachers were led to require more written work, of which there was need. Excellent practice was afforded the different classes, and valuable data obtained, showing the nature and amount of instruction received. The average percentage of correct answers at the spring examination was seventy-eight. The winter examinations were more difficult, but the percentage was a fraction higher, and marked improvement was shown in the general execution of the papers.

I have been requested to call attention to the law coming into effect on the first of April, authorizing towns to furnish the books used in their schools, and which is rightfully entitled an act to promote education. The adoption of this plan carries with it many advantages. It would secure perfect uniformity in the books used. By purchasing in quantities, and using the same books in successive classes, thirty and perhaps fifty per cent. of the aggregate expense would be saved. The general adoption of the provisions of this act would render our school system free in fact, as it has long been in name, and would operate to the disadvantage of none—book manufacturers and retailers excepted.

SULLIVAN—ROSABELLE S. RUGG.

We have sixty-eight enrolled scholars between the ages of five and fifteen.—thirty-eight boys and thirty girls. These children are intelligent, active, and industrious, and promise to fill creditably the positions of honored, respectable citizens if properly educated. As the future of our country must be decided by the intelligence, honesty, and morality of its citizens, and the present members of our common schools must soon be

entrusted with those duties which shape her destiny, and as the character of the individuals that make the one great whole is formed largely in early life, it behooves those now upon the stage of action to see to it that our common schools as well as our homes are what they should be. Children seldom originate, they only imitate. The language they use, whether proper or obscene, and their manners, refined or uncouth, are borrowed. Just as these children are found at home, rough or cultivated, representatives of the families to which they belong, they present themselves at the district school. Do we fully realize the situation of the teacher? and is it to be wondered at that she sometimes makes mistakes, and fails? Parents and guardians can destroy faster than twice their number of teachers can build up; so, also, can one teacher destroy faster than a score of parents can build up. The only right way is for parents and teachers to work together, always remembering that were it not for bad management with children our houses of correction would need be only one tenth as large, and the long list of crimes in the weekly journal would be materially lessened. Then let us raise the standard of our common school system; let every effort be made to promote the highest good of all,—even exclaim with the good parson of old, if need be, “Wife, we must use sparingly of sugar and tea, for our children must be educated.”

SUTTON—CHARLES A. FOWLER.

UNION OF DISTRICTS.

Schools in Sutton the past year were generally successful. In most instances committees evidently took much pains in selecting teachers, and when found competent, retained them through the year. Parents and citizens coöperated with teachers and scholars in promoting harmony and the interests of the schools generally. Strict equality and justice cannot always be had under our common-school system. Some districts have had but from eight to eleven weeks' school during the year, while others have had from twenty-four to twenty-seven.

For obvious reasons, in most instances the largest and wealthiest districts secure the services of the most competent teachers. Some districts are furnished with beautiful school-rooms,

while others, from necessity rather than from choice, are not thus favored. No schools in town are too large, while several are too small.

Now we submit whether it would not be better for several of the smaller districts, with not so good school-houses as they would like, to take measures to become united with larger districts with good houses. It is true that in many instances the distance to school would be increased, but would not the benefits gained from the union outweigh this inconvenience?

SWANZEY—GEO. I. CUTLER, ALONZO A. WARE.

GENERAL SUGGESTIONS.

Some of our village schools have suffered more the past year from truancy than we have been accustomed to see. The fault has not seemed to be from any lack of vigilance or interest on the part of our teachers, but rather from inability of parents to control the attendance of their children, or govern their wayward habits.

Cases have come to our notice where scholars were out of school, wandering about unbeknown to their parents, on excuses, perhaps, which they had themselves framed to deceive the teachers, or perhaps without any excuse whatever. We should have fewer instances of truancy if parents would take more pains to inform themselves concerning the ways of those they send to school. They would then be better able to coöperate with the teachers in correcting these habits. One good way to be informed in this matter would be to visit the school, and learn from the teacher's record of attendance.

The appointment of one or two efficient truant officers might have an effect to improve the attendance of scholars. Their duty, under the direction of the committee, would be to arrest truants, and generally to enforce the laws of the state and regulations of said committee respecting the attendance of children at school between the ages of six and sixteen, in obedience to law; but as yet your committee have found no suitable person who was willing to undertake the difficult and delicate task.

Vocal music has been practised in most of our schools, in some cases where the teachers were not singers. If judiciously

managed, we would encourage the practice, believing that good and only good results would follow. It would be a valued acquisition if all our children would learn to sing.

Only about one fourth of our scholars have attended to composition writing. This is not included in "other studies," as reported in the tables. It is the practical part of grammar—an art which every scholar throughout his life will be required to practice. What better place to make the requisite preparation than in the common school, under the directing care of the skillful teacher to point out errors, and suggest the better way of expressing thought? We would recommend increased attention to this subject.

We have in our schools some good readers; it is a pleasure to listen to them. All are reported as making this a study; but we fear that in too many instances it is but a nominal study, else our schools would not send out so many poor readers. If the words are called right, reading frequently passes without further criticism, while articulation, emphasis, inflection, and modulation in all their forms are ignored.

Teachers should give the changes on words and sentences, aiming to get the correct idea of the author, and require their scholars to imitate them in correct reading.

TUFTONBOROUGH—JAMES A. BENNETT, WM. O. S. HODG-
DON, JOHN HALEY.

We are happy to report an improved condition in our schools the past year, as will be seen by the following comparison with the year 1883:

In 1883 the whole number of enrolled scholars was 160; average attendance, 124; number not absent, 19. In 1884, whole number of pupils, 152; average daily attendance, 139; number not absent, 54. With a decrease of eight in the enrolment, there is a gain in the per cent. of average attendance from 77½ per cent. in 1883 to 91½ per cent. in 1884.

Teachers of greater experience and known ability have been employed—a result, perhaps, of the suggestions embodied in the last annual report of your committee. We think prudential committees have shown more interest than formerly, and a natural result has been increased progress in nearly all the

schools. We have, in former reports, suggested the beneficial influence of frequent visits of parents and citizens in the school-room ; but few have availed themselves of the frequent and even pressing invitations given by teachers and committee, and but one prudential committee has visited a school the past year.

Again we would respectfully call your attention to the necessity of uniting the smaller districts. Three districts have five or less scholars, two less than eight, and most of you are aware that, from choice, a teacher will take a school of twenty or more rather than one of eight or ten, for the reason that in the former a healthy competition will be established and sustained, while in the latter the necessary competitive spirit will be wanting. Longer schools, better teachers, with little or no extra expense, would be the result. Any of the school-rooms in town would accommodate two or three times as many pupils as now assemble in them.

WALPOLE—GEORGE ALDRICH.

The patrons of our town schools ought to feel satisfied with the general progress made by the scholars the past year. There has been little or no friction worthy of mention in any quarter. The teachers have mostly been conscientious and faithful. As Gen. Taylor said in his inaugural message, " We are at peace with all the world and the rest of mankind." We have not had a more prosperous season for many years. It is now twenty years since your committee visited the schools in town in an official capacity. A comparison made between then and now shows much in favor of the present condition of our schools. We have better school-houses, more teachable scholars as a rule, and their attainments are superior. Scholars now are as far advanced at thirteen years of age as they were then at fifteen years ; the scholars at fourteen now are fully equal to those of eighteen sixty years ago ; and if we go back one hundred years, according to tradition the boy of fifteen is as well qualified to teach as the average teacher was then. The paramount qualification then was physical strength. Teachers *kept* school then ; they did but little teaching. The process of pounding ideas into a scholar or out of him is wholly gone by, and a better method has taken its place. Popular education is a plant of

slow growth. It has taken two hundred and fifty years in progressive New England to put the poor boy on a level with the rich man's son in the facilities for obtaining a popular education. It has taken three hundred years for the scientific truths of Lord Bacon to overcome bigotry and superstition, and culminate in the material prosperity of the civilized world. It can hardly be expected that the schools in our rural towns, away from the centres of population, can ever enjoy all the facilities enjoyed in large towns; but by the fostering care of every lover of good government, every lover of temperance, every lover of good order in society, and every lover of progression, we can give our youth an education in our common schools which will enable them to play well their parts in the ordinary walks of life.

WARNER—STEPHEN BEAN.

Immediately after my election to the office of school committee, the subject that first attracted my attention was the expediency of endeavoring to induce the inhabitants of school-districts, where the number of scholars attending school for several years past was very small, to avail themselves of the privilege provided by the statute to unite with adjoining districts for the term of one year in supporting union schools with the aggregate money appropriated to the respective districts. I considered that by such arrangement the size of the schools would be increased, and thereby advanced in interest and profit to the pupils, and the length of the terms, or the number thereof, nearly doubled. To this end I visited some of the inhabitants in such districts, conferring with the parents of children attending school, as also with others, who, though sending no scholars, have an interest in the welfare of the public schools. In the districts where, under such an arrangement, the schools would be kept, I found no objection; but in those where the schools would be transferred to the adjoining district, I found a disinclination to any movement in such a plan. The main objection urged was the distance the children would be obliged to travel. To this objection it was suggested in reply that by commencing the first term as early in spring as the travelling is settled, and closing the last term before the winter snows, having a vaca-

tion in mid-summer, the difficulty would be found to be only slight. Attention was called to the provision of law, that ten per cent. of the school money could be used to pay the expense of carrying children to school in inclement weather. Nothing practical resulted from the effort made; but it procured a more thoughtful consideration of the subject, which may grow to decisive action.

To show the propriety of seeking to unite certain schools, it need only be stated that the returns, for the year ending March, 1883, show that in district No. 10 the average number of scholars was for the first term four, and for the second term six. In district No. 18 the whole number of scholars was one. In district No. 21 the whole number was two. These three districts are contiguous, No. 18 lying between No. 10 and No. 21. In No. 7 the number of pupils was one; in No. 24 the number was six. During the past year the number of pupils increased one in three of the districts, and remained the same in the other two. The cost of maintaining schools during the same year was as follows in the several districts: In No. 10, \$18 per month; in No. 18, \$15; in No. 21, \$15; in No. 7, \$17; in No. 24, \$18.50. There are other districts where the schools are quite small, in which case the same method of union could be applied with very great advantage. I suggest a trial of this course the more readily, because, if found not to be beneficial to all parties, it need not be repeated in succeeding years.

It is generally admitted that such exceptionally small schools are a great evil in our system, preventing the accomplishment of the highest good in the expenditure of the annual appropriations of school money; but in providing a remedy great care should be taken not to sacrifice the privileges and interests of a single family, but rather to enlarge the benefits to be bestowed. The method of remedying the evil to which I alluded, and which I endeavored to set forth in my report three years ago, to which exposition my immediate predecessor kindly referred one year ago, I need not at this time attempt to exhibit in detail. A way will be found by which to reach the desired end, that will be open and clear to all. By a consideration of the subject, the community will work up to a deep conviction of larger benefits in store. By degrees the best plan will present itself, and it

will be such that no individual interest will be sacrificed, while the general welfare is advanced.

At private examinations, and at visits to the schools, it was strongly urged upon the teachers to give practical instruction in every branch of study; not to require set forms and rules alone, to be repeated verbatim without any knowledge of how or when or where they are to be applied, but that every day something should be taught relating to the passing events and business of life. It was suggested that sketches and stories of the most important events and incidents in the history of our country might be given and related from time to time, though no written history be in the hands of the pupils; stories of early discoveries and early settlements; stories of the struggles with the rugged soil and inclement winters, and with the rude savage. Such a course would command the attention of scholars of every age; and the great facts that stretch like mountain chains across the upheaved continent of American life and civilization would be pictured on the memory to last while life endures. Too often a study of dates and the succession of events is only a struggle of the memory, conveying little meaning, and no impressive lesson of patriotism or veneration for heroic deeds and sacrifices. Such a course of historic teachings given once a week, and questionings thereafter on the same, would accomplish results giving the highest satisfaction.

The same method of instruction applies in a great measure to grammar, geography, and arithmetic. Though fundamental rules and principles of the science of language are to be studied and committed to memory, there should always accompany this exercise a practical application. In the ordinary conversation of the school-room the rules of correct speaking should be applied. The slightest errors should be noted, and at the proper time pointed out and made the subject for applying the governing rule or principle violated.

In geography this practical teaching may be made of almost daily interest. The lightning swiftness of messages, giving intelligence of important events in all parts of the world, and which are read daily or weekly in every family, furnishes a constant supply to every teacher of subjects of interesting inquiry and search for her class. Thus the pupil is induced to note in

his readings at home the names of places where events occurred, and they are brought to the recitation bench for practical study. How happy that teacher who is so thoughtful as to take her class to the Upper Nile, and study with them the location of the Mohammedan tribes or nations now in deadly conflict with the Egyptian powers! The recent establishment of standard time by nearly all the astronomical observatories in the country affords an excellent opportunity to practical teachers to point out the difference in mean solar time between places on various meridians marked on the maps open before them, even to mark by a colored line the meridian that henceforward is to determine our noon.

In arithmetic, instruction outside the text-book may be made deeply interesting and profitable. Problems relating to business on the farm, to erecting barns, sheds, granaries, and estimating their capacity, to building fences around fields, gardens, and pastures; problems relating to trade in the village store, as exchanging farm products for the goods of the merchant; problems relating to carrying freight on railroads; problems relating to all trades of the mechanic or artisan,—would be earnestly grappled with by some or all students of this science.

WASHINGTON—GEO. N. GAGE.

In order to raise or even to keep up the standard of excellence in our schools, increased attention should be given them. The school-room should be neat and homelike, adorned with a few pictures, and supplied with a globe, dictionary, and several maps. The outside of the house and the play-ground need more attention than they generally receive. A few shade-trees around a school-house, set at small expense, would in a few years add marked beauty to the place, and silently teach a lesson.

Teachers should be obtained who are adapted to their work, and not hired because they are "cheap." A few extra dollars contributed by the citizens of districts where there is little school money would greatly improve the condition of the schools. "Reward sweetens labor," and as a rule the labors of teachers are measured by "value received."

WEBSTER.—DANIEL G. HOLMES, CYRUS A. STONE, ELLEN K. ABBOTT.

STATISTICS—ORDER.

The sum raised by tax for the support of schools was \$789.49 ; literary fund, \$60 ; whole amount, \$849.49. In April last the selectmen reported 100 school children, from five to fifteen years of age—48 boys, 52 girls. Some having attended whose age exceeded fifteen years, the number was increased to 115 who attended two weeks or more. Dividing the school money equally among the scholars would give to each \$7.39. Are our boys and girls receiving the greatest possible benefit from this appropriation? The large number of marks indicating absence or tardiness would seem to suggest a negative answer. Taking no account of the tardy and dismissed, the Registers report absences equal to 1,375 whole days—a term of 275 weeks for one scholar, or $27\frac{1}{2}$ weeks for ten. Who is responsible for this unnecessary irregularity of attendance? We often hear the complaint, “The teacher fails to interest my children.” Unless your children are constantly in their places, you can hardly expect them to be interested or very much benefited.

A few words may be demanded in relation to school government. “Order is Heaven’s first law,” and it would be well if, in this respect at least, the school-room should be made as near like heaven as the circumstances will admit. Where the pupil does right for the love of right, has a pride in his good name and an ambition to improve, few rules are necessary, but in most cases the teacher should adopt reasonable regulations, and insist that they be strictly obeyed. The good judgment and tact of the teacher will aid in securing this result, but wilful insubordination must in the end meet its just and lawful penalty.

WINDHAM.—B. E. BLANCHARD.

MORALS.

The section in our statutes relating to the examination of teachers, expressly states that all persons proposing to teach in town shall produce satisfactory evidence of good moral character and suitable temper and disposition for teachers, as well as

competency to instruct in the ordinary branches pursued in district schools. Therefore do not our teachers occupy a very responsible position? They should surely guard against every impure word or act on the part of themselves or the children entrusted to their care, in or around the school-room, or on the way to or from school. And here let me say, parents should co-operate with and sustain the teacher in enforcing those lessons which will tend to the purity of morals, politeness of manners, and elevate the true standard of gentlemanly and lady-like deportment among the pupils; and even this must begin at home. If the first few years of a child's life are under good tutelage, it will be very easy to direct the remainder of the school-life. As is the parent, so is the child; what father or mother says or does is perfectly correct with the child. What satisfies the parents, satisfies the children; what disgusts the parents, disaffects the children. Consequently it is of the utmost importance what kind of remarks are passed in the presence of the child. Parents, if you have anything other than of a pleasant character to say of your teacher, for the good of your own family, if for no higher motive, carefully avoid saying a word in the hearing of the children. Do not, under any consideration, vitiate young and plastic minds with anything of a doubtful cast, either directly or indirectly, for they will seize upon and retail it to the disturbance of the whole school if not to the whole neighborhood and town.

WOLFEBOROUGH.—G. E. SYMONDS, C. H. PARKER.

The schools as a whole throughout the year have been as successful as could reasonably be expected, considering the number of inexperienced teachers who have taught this year for the first time. An especial effort has been made to awaken in the minds of both teachers and pupils the great object of work in the public schools, namely, the best preparation for the practical work of actual life. We believe that a good advance has been made by teachers in methods of teaching, in discipline, and in all things which tend toward better training.

No school has been reported as not running smoothly throughout the year, and there is no school in the town but has made considerable improvement, some more than others, owing to a

variety of circumstances that could not be controlled. We feel satisfied that the coming year of '84 will open with great promise on account of the manifest interest of the children to obtain that knowledge which will be of priceless value to them in the future.

Says a leading educator, "The most difficult art in the world, the most difficult of all arts, far exceeding that required to chisel a statue or paint a picture, is to train up a child to be a man." Yet how imperfect is the preparation for this great work with many of our teachers. A partial remedy for this lack of preparation is an earnest love for the work, and a full understanding of the importance of teaching to our commonwealth. The anticipations of thinking minds, the hopes of good men, centre upon the results of our common-school system. It is the basis of our liberty. If it fails, then our country must be a failure and our happy homes broken up. Hence it becomes the duty of all good citizens and faithful parents to give every teacher, every scholar, every school, all the encouragement possible.

One of the evils of the times, so far as our country schools are concerned, is the early age at which children cease to attend school. It has been too common a practice for boys and girls, so soon as they are of sufficient age and size to earn a little money, to leave the school, wholly or in part, making the great mistake that mental training and the acquisition of knowledge are of less value than money, when, without regard to other and higher considerations, the former is the better financial investment, inasmuch as skilled labor always commands better pay than labor without skill.

STATISTICAL TABLES.

STATISTICS.

The returns from school committees are grouped under the following heads :

1. Districts and schools.
2. School-houses.
3. Scholars.
4. Teachers.
5. Revenues.
6. Expenses.

TABLE
BELKNAP

SCHOOLS.								
	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Alton	19	20	2	.....	8	4	15.75
2	Barnstead.....	14	14	.....	.....	7	3	18.5
3	Belmont	12	13	2	.....	7	3	15.31
4	Centre Harbor.....	5	5	.....	.....	2	.....	9.8
5	Gilford	13	17	5	.....	6	1	21
6	Gilmanton.....	18	18	.....	.....	6	2	14.63
7	Laconia.....	4	12	9	1	.....	.....	30.75
8	Meredith.....	14	18	1	1	7	3	18.44
9	New Hampton.....	13	15	.....	.....	7	1	11
10	Sanbornton.....	13	14	.....	.....	4	2	18.99
11	Tilton	3	5	.....	.....	1	.....	20.4
	Total.....	128	151	19	2	55	19	17.69

No. I.

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	19	.....	.....	19	\$8,000.00	\$150.00
2	14	.....	.....	1	7,000.00	70.00
3	12	1	.....	10	4,800.00	60.00
4	6	1	.....	1	2,000.00	1.00
5	15	.....	.....	12	7,500.00	115.00
6	18	2	.....	7	7,000.00	200.00
7	6	.....	.....	12	25,000.00	300.00
8	14	.....	.....	11	10,900.00	125.00
9	14	1	.....	3	6,000.00	75.00
10	14	.....	.....	14	10,000.00	200.00
11	5	.....	.....	1	2,350.00	30.00
	137	5	.....	91	\$90,550.00	\$1,326.00

BELKNAP

SCHOLARS.

	TOWNS.	Select men's enumeration between five and fifteen.		Number of boys en- rolled.	Number of girls en- rolled.	Under six years.	Between six and six- teen.	Over sixteen years.	Average daily at- tendance.	Number pursuing higher branches.	Number reported between five and fifteen not attend- ing any school.
		Boys.	Girls.								
1	Alton.....	127	103	145	110	21	211	23	206	30	12
2	Barnstead	96	69	130	112	15	201	26	186	28	.....
3	Belmont.....			81	108	21	160	8	154.78	10	10
4	Centre Harbor.....			32	49	2	76	3	66.23	.....	.....
5	Gilford.....	219	223	249	198	39	371	37	304	138	.....
6	Gilmanton.....			167	151	18	259	41	234.29	59	12
7	Laconia.....			264	322	38	519	29	414	50	80
8	Meredith	184	201	178	185	16	309	38	255	3	20
9	New Hampton.....			90	80	20	135	15	165	3	.....
10	Sanbornton	112	77	125	104	16	183	30	182.14	87	5
11	Tilton.....	86	99	100	111	6	200	5	174	13	2
	Total	824	772	1561	1530	212	2624	255	2341.44	421	141

COUNTY.

TEACHERS.

	Number of different male teachers em- ployed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teach- ers from normal schools.
1	5	\$25.00	19	\$22.50	6	11	1
2	3	24.33	17	20.50	2	7	.....
3	2	23.00	13	18.95	5	8	.....
4	.....	.....	5	12.00	1	1	.....
5	2	51.75	18	26.00	2	11	1
6	2	22.66	19	18.54	7	6	.....
7	2	35.00	14	33.27	.....	12	6
8	2	34.00	19	23.50	3	11	4
9	1	24.00	14	18.00	2	4	1
10	1	20.00	13	20.91	2	10	1
11	3	24.00	4	29.25	.....	4	1
	23	\$28.37	155	\$22.13	30	85	15

BELKNAP

REVENUE.							
TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1 Alton	\$1,690.00	\$25.00	\$154.56	\$55.00	\$119.69	.....	\$2,044.25
2 Barnstead	1,200.00	51.23	134.64	209.00	.....	.....	1,594.92
3 Belmont	997.50	50.00	76.82	.....	.....	\$77.20	1,201.52
4 Centre Harbor . .	509.51	.....	58.14	.....	.....	35.00	602.65
5 Gilford	2,869.86	235.00	215.80	195.00	.....	.....	3,515.66
6 Gilmanton	1,234.81	60.00	137.54	.....	.....	127.42	1,559.77
7 Laconia	4,451.00	650.00	243.80	156.00	.....	.....	5,500.80
8 Meredith	1,989.50	450.00	174.93	35.00	.....	10.50	2,659.93
9 New Hampton . . .	1,031.34	.....	94.35	50.00	51.91	.....	1,227.60
10 Sanbornton	1,301.00	408.39	117.30	78.42	50.00	.....	1,955.11
11 Tilton	1,071.00	800 00	79.12	94.99	79.89	1.22	2,126.22
Total	\$18,345.52	\$2,729.67	\$1,487.00	\$873.41	\$301.49	\$251.34	\$23,988.43

COUNTY.

EXPENDITURES.							
	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of sala- ries and miscellan- eous expenses per scholar.
1	\$46.68	\$80.00	\$1,572.72	\$1,774.40	\$6.48
2	51.28	70.00	1,420.04	1,581.32	6.32
3	50.00	79.29	990.29	1,179.58	5.66
4	107.33	60.00	245.00	430.33	3.76
5	\$227.00	342.00	260.00	2,946.00	3,923.00	7.17
6	61.00	39.04	1,186.45	1,361.49	3.85
7	650.00	.....	998.86	3,396.50	5,095.36	7.49
8	130.00	169.32	2,281.72	2,651.04	6.94
9	300.00	300.00	1,137.60	1,827.60	8.45
10	378.31	112.84	1,388.96	1,955.11	6.56
11	200.00	700.00	51.87	699.00	1,685.87	6.05
	\$1,077.00	\$2,166.60	\$2,221.22	\$17,264.28	\$23,465.10	\$6.25

* Salaries of school committees included.

CARROLL

SCHOOLS.								
	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Albany	10	9	.....	.....	4	5	6.88
2	Bartlett.....	6	7	1	.....	2	.....	16.71
3	Brookfield.....	5	6	.....	.....	.....	.....	8.93
4	Chatham.....	7	7	.....	.....	2	2	17.7
5	Conway.....	14	18	2	.....	8	2	15.63
6	Eaton.....	7	13	.....	.....	2	2	8.2
7	Effingham.....	10	10	.....	.....	5	1	15.5
8	Freedom	8	11	.....	1	2	.....	9.96
9	Hart's Location.....	.....	.....	.....	.....	.....	1	12.00
10	Jackson.....	6	6	.....	.....	2	.....	17.88
11	Madison.....	8	9	.....	.....	5	1	13.28
12	Moultonborough....	13	27	.....	.....	9	1	8.44
13	Ossipee.....	17	20	.....	.....	7	2	12.9
14	Sandwich.....	20	20	.....	.....	8	4	14.15
15	Tamworth.....	15	14	.....	.....	2	2	11.64
16	Tuftonborough.....	11	11	.....	.....	1	4	15.18
17	Wakefield.....	12	12	.....	.....	4	1	25.
18	Wolfeborough	12	11	2	1	1	1	38.27
	Total.....	181	211	5	2	64	29	14.90

COUNTY.

SCHOOL-HOUSES.						
	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	10	.....	.....	5	\$1,000.00	\$25.00
2	6	.....	.....	7	2,600.00	50.00
3	5	1	.....	.....	1,200.00	5 00
4	6	2	.....	2	2,050.00	40.00
5	16	3	.....	16	9,925.00	250.00
6	7	.....	.....	.....	2,000.00	25.00
7	10	.....	.....	1	2,500.00	10.00
8	9	.....	.....	1	5,000.00	25.00
9	.....	.....	.....	.....	.....	.....
10	5	.....	.....	4	2,675.00	25.00
11	9	3	.....	.....	1,500.00	7.00
12	14	2	.....	13	4,000.00	150.00
13	18	7	.....	6	4,000.00	50.00
14	17	.....	.....	2	1,800.00	10.00
15	15	1	.....	1	5,000.00	15.00
16	11	.....	.....	11	3,100.00	85.00
17	12	1	.....	10	5,500.00	60.00
18	11	.....	1	6	2,500.00	50.00
	181	20	1	85	\$56,350 00	\$882.00

CARROLL

SCHOLARS.

	TOWNS	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys.	Girls.								
1	Albany .....	.....	.....	44	46	12	68	10	73.	40	.....
2	Bartlett.....	.....	.....	74	85	....	157	2	.....	.....	.....
3	Brookfield.....	.....	.....	48	25	3	65	5	63.33	.....	.....
4	Chatham.....	.....	.....	53	59	3	101	8	79.	5	6
5	Conway.....	219	234	212	220	47	351	34	332.1	95	15
6	Eaton.....	.....	.....	67	56	16	78	29	80.	7	10
7	Effingham.....	.....	.....	103	88	15	168	8	175.	17	.....
8	Freedom.....	.....	.....	94	60	4	122	28	120.	.....	6
9	Hart's Location.	2	7	2	6	1	7	.....	.....	.....	.....
10	Jackson.....	.....	.....	66	68	11	113	10	102.	.....	2
11	Madison.....	.....	.....	84	59	10	127	6	103.	5	8
12	Moultonborough.....	.....	.....	153	125	21	236	21	200.	25	25
13	Ossipee.....	191	156	207	169	32	288	56	275.	34	12
14	Sandwich.....	124	123	179	152	30	278	23	242.	18	10
15	Tamworth.....	.....	.....	127	128	24	206	25	209.	8	.....
16	Tuftenborough..	.....	.....	75	77	16	115	21	139.	10	2
17	Wakefield .....	.....	.....	145	153	23	247	28	227.	83	.....
18	Wolfeborough...	.....	.....	169	199	.....	.....	.....	312.	.....	25
	Total	536	520	1,902	1,775	268	2,727	314	2,731.43	347	121

COUNTY.

TEACHERS.

	Number of different male teachers em- ployed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	1	\$16.00	6	\$12.00	5	4	.....
2	1	36.00	11	24.00	.....	2	.....
3	3	24.50	3	19.33	.....	1	.....
4	3	23.00	5	13.00	1	3	.....
5	3	25.00	19	23.20	4	7	3
6	5	24.20	5	18.00	3	3	2
7	7	22.50	6	20.00	1	3	.....
8	7	26.12	4	20.75	1	2	.....
9	.....	.....	2	16.00	.....	.....	.....
10	3	30.00	5	18.00	1	3	.....
11	4	21.50	7	17.77	3	3	.....
12	4	24.00	16	20.69	2	6	5
13	9	24.75	13	20.50	3	2	4
14	3	28.00	21	18.50	3	10	4
15	2	26.00	14	17.64	2	6	.....
16	3	27.33	12	20.98	1	2	3
17	5	39.00	14	24.50	4	6	1
18	6	32.70	17	26.00	3	6	3
	69	\$26.50	180	\$19.49	37	69	25

CARROLL

REVENUE.

TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1 Albany.....	\$318.00	.....	\$45.00	\$40 00	.....	.....	\$403.00
2 Bartlett.....	529.64	\$500.00	86.70	42 80	.....	.....	1,159.14
3 Brookfield.....	350.00	.....	40.02	.....	.....	.....	390.02
4 Chatham.....	500.00	.....	62.65	.....	.....	\$26.00	588.65
5 Conway.....	2,180.29	550.26	226.44	104.10	.....	.....	3,061.09
6 Eaton.....	852.11	251.00	60.69	.....	.....	50.00	1,213.80
7 Effingham.....	840.50	.....	104.04	30.00	.....	.....	974.54
8 Freedom.....	546.00	.....	69.46	.....	.....	122.00	737.46
9 Hart's Loca'n..	50 00	.....	1.50	.....	.....	.....	51.50
10 Jackson.....	483.50	52.16	59.67	113.16	.....	30.00	738.49
11 Madison.....	494.00	.....	71.40	.....	.....	10.50	575.90
12 Moultonboro'..	1,192.36	.....	116.00	115.50	.....	50.00	1,473.86
13 Ossipee.....	1,050.00	.....	202.40	.....	.....	20.00	1,272.40
14 Sandwich.....	1,264.50	60.00	152.00	169.12	.....	30.00	1,675.62
15 Tamworth.....	795.53	35.18	124.54	.....	.....	.....	955.25
16 Tuftonborough	830.00	9.10	66.24	115.00	.....	49.50	1,069.84
17 Wakefield.....	1,130.50	10.00	199.79	882.43	\$5.05	.....	2,227.77
18 Wolfeborough.	3,241.45	825.00	228.90	384.00	.....	.....	4,679.35
Total.....	\$16,648.38	\$2,292.70	\$1,917.44	\$1,996.11	\$5.05	\$388.00	\$23,247.68

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of sala- ries and miscella- neous expenses per scholar.
1	\$5.00	\$250.00	\$275.00	\$3.50
2	\$100.00	\$100.00	.....	959.14	1,179.14	6.03
3	2.95	284.00	296.95	3.93
4	63.75	437.27	510.52	4.54
5	550.26	400.00	139.00	2,180.29	3,344.55	5.37
6	\$251.00	.....	251.00	35.00	483.46	1,046.21	4.22
7	201.00	822.25	1,048.25	5.35
8	65.00	122.00	590.00	802.00	5.61
9	48.00	48.00	6.00
10	52.16	65.21	619.50	748.12	5.50
11	26.40	549.50	600.90	4.02
12	192.36	94.44	1,048.50	1,404.80	4.11
13	5.37	40.00	1,379.74	1,521.11	3.78
14	60.00	47.64	1,282.42	1,432.06	4.05
15	35.18	15.92	859.07	950.17	3.42
16	57.90	982.20	1,082.10	6.84
17	19.85	100.00	2,171.30	2,336.15	7.62
18	200.00	.....	200.00	300.00	3,403.00	4,163.00	10.07
	\$451.00	\$650.26	\$1,380.92	\$1,316.21	\$18,849.64	\$22,789.03	\$5.22

*Salaries of school committees included.

CHESHIRE

SCHOOLS.								
TOWNS.		Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Alstead.....	13	14	2	.....	5	3	20.2
2	Chesterfield.....	14	14	1	.....	7	1	21.1
3	Dublin.....	6	6	.....	1	5	.....	18.7
4	Fitzwilliam.....	11	12	1	.....	2	2	21.67
5	Gilsum.....	7	6	.....	.....	1	.....	22.53
6	Harrisville.....	5	6	1	.....	5	1	19.2
7	Hinsdale.....	8	12	7	1	2	.....	27.75
8	Jaffrey.....	13	13	2	1	4	3	21.06
9	Keene.....	11	31	21	1	5	.....	33.3
10	Marlborough.....	8	11	4	.....	3	2	20.5
11	Marlow.....	8	8	3	.....	3	1	20.04
12	Nelson.....	6	6	.....	.....	4	.....	19.07
13	Richmond.....	11	11	.....	.....	5	2	18.23
14	Rindge.....	10	10	.....	1	5	2	19.3
15	Roxbury.....	3	3	.....	.....	2	1	12.3
16	Stoddard.....	6	15	.....	.....	.....	2	7.37
17	Sullivan.....	5	4	.....	.....	3	.....	21.45
18	Surry.....	4	4	.....	.....	2	.....	20.4
19	Swanzey.....	10	13	3	.....	1	.....	22.61
20	Troy.....	4	6	1	1	2	.....	22.93
21	Walpole.....	14	17	1	1	6	3	28.7
22	Westmoreland.....	12	32	.....	.....	7	1	9.13
23	Winchester.....	17	22	8	1	7	2	23.4
Total.....		206	276	55	8	86	26	20.48

COUNTY.

SCHOOL-HOUSES.						
	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	14	.....	3	14	\$5,000.00	\$75.00
2	14	10	.....	14	6,550.00	65.00
3	6	.....	.....	6	3,500.00	75.00
4	11	.....	.....	12	8,200.00	350.00
5	7	.....	.....	1	700.00	75.00
6	5	.....	.....	5	4,500.00	75.00
7	8	5	.....	12	15,000.00	600.00
8	13	2	.....	13	14,500.00	300.00
9	20	.....	.....	27	87,500.00	1,110.00
10	8	.....	.....	10	8,936.00	95.00
11	8	.....	.....	8	3,000.00	95.00
12	6	.....	.....	6	1,500.00	50.00
13	12	2	.....	9	2,500.00	50.00
14	10	1	.....	6	10,000.00	100.00
15	3	.....	.....	3	1,000.00	10.00
16	7	1	.....	6	1,850.00	45.00
17	5	.....	.....	5	2,200.00	60.00
18	4	.....	1	3	2,000.00	50.00
19	11	.....	.....	13	13,000.00	140.00
20	6	.....	.....	7	2,500.00	25.00
21	15	3	.....	13	14,000.00	400.00
22	12	.....	.....	10	4,000.00	60.00
23	17	6	1	22	23,831.95	221.00
	222	30	5	225	\$235,761.95	\$4,126.00

CHESHIRE

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys.	Girls.								
1	Alstead.....	105	65	128	90	17	181	20	155.18	37	2
2	Chesterfield.....	116	111	113	105	12	195	11	178	22	6
3	Dublin.....	.....	.....	44	42	8	71	7	57.7	14	11
4	Fitzwilliam.....	109	114	134	127	16	230	15	203	32	4
5	Gilsum.....	56	58	82	77	12	135	12	112	15	6
6	Harrisville.....	93	84	95	67	6	146	10	142	24	25
7	Hinsdale.....	178	174	189	203	41	318	33	284.27	63	27
8	Jaffrey.....	101	92	112	107	16	180	23	132	46	15
9	Keene.....	583	572	579	637	81	1,060	75	923	147	20
10	Marlborough....	140	108	154	127	26	247	8	220.33	11	.....
11	Marlow.....	53	69	68	72	13	116	11	104.02	30	1
12	Nelson.....	43	41	57	53	7	97	6	79	11	4
13	Richmond.....	55	60	70	75	14	115	16	120.74	29	5
14	Rindge.....	70	66	92	71	2	146	15	120	50	.....
15	Roxbury.....	14	17	17	15	2	26	4	28.5	3	1
16	Stoddard.....	47	43	53	81	4	127	3	84.24	27	3
17	Sullivan.....	.....	.....	40	36	6	63	7	53.61	15	4
18	Surry.....	24	33	33	43	6	57	13	59	5	1
19	Swanzy.....	175	135	184	173	21	315	21	269.24	7	10
20	Troy.....	.....	.....	76	102	15	152	11	108.21	48	.....
21	Walpole.....	.....	.....	215	165	36	308	37	275	39	70
22	Westmoreland...	.....	.....	107	84	13	157	21	137.34	25	2
23	Winchester.....	.....	.....	275	262	34	450	53	409	75	37
Total.....		1,962	1,842	2,917	2,815	408	4,892	432	4,255.88	775	254

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	2	\$31.00	17	\$20.44	.....	6	.....
2	2	37.50	19	21.43	1	6	2
3	1	32.00	7	24.06	1	4	.....
4	4	37.50	13	29.69	4	8	3
5	1	30.00	8	25.60	1	4	1
6	.....	.....	7	30.15	.....	5	1
7	1	111.11	17	26.60	2	11	3
8	1	60.00	16	24.18	2	7	1
9	2	91.67	40	44.00	.....	32	3
10	1	48.00	16	25.00	4	6	4
11	1	36.66	10	20.86	.....	6	.....
12	.....	.....	6	24.00	.....	6	1
13	1	40.00	13	19.54	3	3	1
14	2	45.00	11	24.65	3	2	.....
15	.....	.....	5	21.00	1	1	2
16	.....	.....	12	18.60	5	3	.....
17	.....	.....	4	24.77	.....	3	1
18	.....	.....	5	23.50	.....	3	2
19	.....	.....	17	28.03	.....	8	4
20	1	50.00	5	25.86	4	6	1
21	5	46.00	22	23.67	4	12	3
22	3	26.66	23	21.44	3	5	2
23	5	62.00	26	22.00	3	16	1
	33	\$49.07	319	\$24.74	41	163	36

CHESHIRE

REVENUE.								
	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Alstead.....	\$1,800.00	\$730.00	\$110.16	.....	.....	\$17.50	\$2,657.66
2	Chesterfield....	1,600.42	.....	112.20	\$78.00	.....	.....	1,790.62
3	Dublin.....	340.00	.....	36.21	640.00	.....	.....	1,016.21
4	Fitzwilliam....	2,000.00	25.00	117.76	58.00	.....	.....	2,200.76
5	Gilsum.....	900.00	150.00	58.00	20.00	.....	4.00	1,127.00
6	Harrisville....	800.00	.....	97.40	42.52	.....	.....	939.92
7	Hinsdale.....	4,080.00	38.00	211.14	71.00	\$23.71	.....	4,423.85
8	Jaffrey.....	1,634.50	207.00	296.48	.....	.....	30.88	2,168.86
9	Keene.....	13,062.00	3,325.00	648.72	390.00	.....	.....	17,425.72
10	Marlborough..	1,120.00	900.00	162.18	98.40	65.50	14.00	2,360.08
11	Marlow.....	861.00	8.11	49.22	119.65	.....	40.00	1,077.98
12	Nelson.....	700.00	60.00	42.32	.....	.....	.....	802.32
13	Richmond.....	1,032.00	.....	68.54	.....	.....	8.00	1,108.54
14	Rindge.....	1,716.28	.....	83.72	.....	.....	50.00	1,850.00
15	Roxbury.....	250.00	.....	18.87	.....	.....	.....	268.87
16	Stoddard.....	527.18	75.00	52.02	.....	.....	.....	654.20
17	Sullivan.....	650.00	303.51	43.84	.....	.....	.....	997.35
18	Surry.....	453.50	.....	36.34	18.00	.....	.....	507.84
19	Swansey.....	2,000.00	620.52	175.26	.....	.....	.....	2,795.78
20	Troy.....	1,075.00	.....	98.43	24.00	10.00	.....	1,207.43
21	Walpole.....	3,500.00	1,627.35	186.81	.....	.....	.....	5,314.16
22	Westmoreland.	1,543.50	20.00	86.48	166.36	.....	36.00	1,852.34
23	Winchester....	3,850.00	1,342.00	284.74	65.00	.....	50.55	5,592.29
	Total.....	\$45,495.38	\$9,431.49	\$3,071.84	\$1,790.93	\$99.21	\$250.93	\$60,139.78

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of sala- ries and miscellan- eous expenses per scholar.
1	\$730.00	.....	.....	\$71.63	\$1,533.87	\$2,387.50	\$7.36
2	.....	.....	.....	152.13	1,607.58	1,799.71	8.07
3	.15	.....	\$7.00	68.55	695.02	802.40	8.88
4	.....	.....	46.75	250.00	1,883.13	2,267.71	8.17
5	.....	.....	121.50	45.81	925.00	1,124.81	6.10
6	.....	.....	.....	65.68	732.00	877.68	5.23
7	.....	\$121.38	9.05	261.05	3,334.60	3,834.08	9.15
8	.....	.....	207.00	150.00	1,694.27	2,103.77	8.42
9	.....	1,145.00	2,836.00	1,464.65	9,513.25	15,133.90	9.03
10	.....	200.00	350.00	38.80	1,701.25	2,345.05	6.19
11	.....	.....	33.36	52.73	965.59	1,083.33	7.27
12	.....	.....	60.00	16.54	715.28	816.82	6.74
13	.....	.....	.....	19.87	1,080.67	1,150.54	7.59
14	.....	.....	.....	.....	1,534.00	1,585.00	9.34
15	.....	.....	.....	20.70	209.00	237.70	7.18
16	.....	.....	15.00	26.26	529.82	606.18	4.15
17	.....	.....	277.28	30.26	548.51	881.05	7.62
18	497.83	.....	.....	27.83	493.85	1,031.51	6.86
19	.....	202.00	417.00	175.00	1,764.00	2,608.00	5.43
20	.....	.....	.....	43.90	1,044.00	1,108.07	5.97
21	.....	610.00	363.83	634.81	3,563.06	5,276.70	11.02
22	.....	133.25	64.20	116.20	1,061.91	1,420.56	6.17
23	600.00	705.00	.....	450.00	3,717.76	5,570.76	7.76
	\$1,827.98	\$3,116.63	\$4,807.97	\$4,182.50	\$40,897.82	\$56,052.83	\$7.38

* Salaries of school committees included.

SCHOOLS.								
	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Berlin.....	6	7	.....	.....	5	2	21.37
2	Carroll.....	5	5	.....	.....	1	2	19.2
3	Clarksville.....	4	6	.....	.....	3	.....	9.
4	Colebrook.....	13	31	.....	1	4	.....	17.75
5	Columbia.....	10	10	.....	.....	8	1	17.4
6	Dalton.....	7	8	.....	.....	2	1	17.91
7	Dummer.....	7	7	.....	.....	2	1	16.43
8	Errol.....	4	4	.....	.....	3	1	13.75
9	Gorham.....	3	6	4	.....	.....	.....	30.16
10	Jefferson.....	8	16	.....	.....	3	1	7.68
11	Lancaster.....	12	17	1	1	6	1	25.
12	Milan.....	9	10	.....	.....	6	1	15.6
13	Northumberland ...	10	10	1	.....	4	.....	19.
14	Pittsburg.....	9	9	.....	.....	3	2	20.67
15	Randolph.....	3	3	.....	.....	.....	3	23.
16	Shelburne.....	5	4	.....	.....	1	1	19.75
17	Stark.....	8	8	.....	.....	3	.....	16.63
18	Stewartstown.....	13	12	.....	.....	2	1	21.16
19	Stratford.....	11	11	.....	.....	3	.....	19.
20	Whitefield.....	9	13	5	1	2	1	25.07
21	Wentworth's Loc'n.	1	1	.....	.....	.....	.....	25.
	Total.....	157	198	11	3	61	19	19.07

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	5	2	.....	2	\$3,000.00	\$10.00
2	4	1	.....	1	950.00	5.00
3	4	1	.....	.....	700.00	5.00
4	13	2	1	6	9,000.00	200.00
5	10	.....	.....	10	1,600.00	40.00
6	8	5	.....	.....	1,200.00	8.00
7	4	.....	.....	.....	2,000.00	8.00
8	3	.....	.....	.....	1,000.00	.....
9	3	.....	.....	6	4,500.00	150.00
10	8	.....	1	8	5,500.00	30.00
11	13	1	.....	7	16,650.00	200.00
12	10	3	.....	1	2,000.00	30.00
13	9	2	.....	4	4,700.00	60.00
14	6	.....	.....	1	1,250.00	20.00
15	3	.....	.....	1	350.00	11.00
16	5	1	.....	.....	1,500.00	10.00
17	8	.....	.....	1	2,500.00	45.00
18	10	1	1	2	2,000.00	10.00
19	11	.....	1	11	4,000.00	75.00
20	9	1	.....	5	7,500.00	150.00
21	1	.....	.....	.....	550.00	6.00
	147	20	4	66	\$72,450.00	\$1,073.00

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys.	Girls.								
1	Berlin	203	199	160	140	30	261	9	228.5	15	60
2	Carroll			50	51	7	78	16	78	20	15
3	Clarksville			42	39	4	67	10	75	.....	.....
4	Colebrook			202	164	13	328	25	267.6	60	22
5	Columbia			69	62	6	105	20	104	10	7
6	Dalton	68	63	70	66	10	106	20	110	6	4
7	Dummer	56	34	78	49	9	101	17	91.13	16	.....
8	Errol	23	20	24	22	10	30	6	35	.....	6
9	Gorham			208	154	18	330	14	265	54	35
10	Jefferson			107	113	16	193	11	121	17	.....
11	Lancaster			283	251	19	490	25	354	57	32
12	Milan	78	85	105	117	15	176	31	145.17	39	3
13	Northumberland	135	143	106	129	63	121	51	158	13	14
14	Pittsburg			65	71	....	133	3	113	.....	.....
15	Randolph	16	20	23	31	1	50	3	30	15	.....
16	Shelburne	35	26	33	20	4	42	7	45	10	9
17	Stark	77	57	90	75	15	142	8	134.5	12	7
18	Stewartstown ..			112	107	19	165	35	122	20	2
19	Stratford			141	130	20	220	31	176	14	.....
20	Whitefield			205	206	47	320	44	269.5	33	25
21	Wentw'th's Loc.			7	11	3	15	....	16	.....	15
	Total	691	647	2,180	2,008	329	3,473	386	2,938.40	411	256

COUNTY.

TEACHERS.

	Number of different male teachers em- ployed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teach- ers from normal schools.
1	5	\$39.70	9	\$28.88	3	3	.....
2	.....	.....	7	23.71	3	2	.....
3	.....	.....	6	15.43	2	1	.....
4	2	44.00	23	22.90	3	8	2
5	.....	.....	16	22.00	3	2	1
6	1	26.00	12	18.20	2	.....	.....
7	1	28.00	8	20.28	2	5	.....
8	.....	.....	6	14.25	2	1	.....
9	3	64.66	6	25.58	.....	6	.....
10	1	60.00	13	17.38	2	2	2
11	2	24.72	23	24.00	8	11	4
12	2	37.30	12	24.08	3	1	4
13	.....	.....	9	19.22	.....	7	3
14	.....	.....	15	19.68	.....	1	.....
15	.....	.....	4	20.00	3	2	.....
16	.....	.....	7	20.30	1	2	1
17	.....	.....	10	23.03	.....	6	1
18	6	27.00	16	17.10	2	.....	.....
19	2	35.00	20	24.20	2	4	5
20	4	29.08	17	21.17	4	6	.....
21	.....	.....	1	19.00	.....	1	.....
	29	\$37.77	240	\$20.97	45	71	23

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Berlin	\$1,365.00	.....	\$180.03	\$37.29	.....	.....	\$1,582.32
2	Carroll	657.26	.....	60.26	34.00	.....	.....	751.52
3	Clarksville.....	150.00	.. ....	27.88	37.00	.....	.....	214.38
4	Colebrook	2,209.50	\$631.07	.....	.....	.....	\$105.00	2,945.57
5	Columbia	870.24	.....	67.96	.....	.....	380.00	1,318.20
6	Dalton	500.00	.. ....	61.71	.....	.....	192.75	754.46
7	Dummer	500.00	135.00	63.24	32.22	\$9.72	.....	740.18
8	Errol	125.50	.....	15.20	.....	.....	75.22	215.92
9	Gorham.	1,200.00	.....	616.91	62.00	.....	.....	1,878.91
10	Jefferson	1,580.00	250.69	.....	.....	.....	.....	1,830.69
11	Lancaster	1,904.00	1,950.00	272.34	254.00	.....	348.00	4,728.34
12	Milan	1,000.00	117.60	118.32	62.00	.....	8.25	1,306.17
13	Northumberland	680.00	.....	119.34	.....	.....	.....	799.34
14	Pittsburg	874.98	.....	44.00	55.00	.....	.....	973.98
15	Randolph	375.00	.....	57.81	.....	.....	.....	432.81
16	Shelburne	385.50	67.12	21.00	20.00	.....	15.30	508.92
17	Stark	567.50	245.00	81.09	33.92	119.35	.....	1,046.86
18	Stewartstown...	1,393.50	358.00	95.00	.....	.....	54.00	1,900.50
19	Stratford	943.49	.....	317.90	12.00	.....	248.80	1,522.19
20	Whitefield	1,500.00	928.18	626.67	17.16	17.85	15.00	3,104.86
21	Wentw'th's Loc.	200.00	.....	11.00	.....	.....	.....	211.00
	Total	\$18,981.47	\$4,682.66	\$2,857.16	\$656.59	\$146.92	\$1,442.32	\$28,767.12

COUNTY.

EXPENDITURES.							
	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of sal- aries and miscella- neous expenses per scholar.
1	.....	\$90.00	\$70.00	\$49.00	\$1,175.00	\$1,423.50	\$4.08
2	.....		77.00	9.50	644.00	730.50	6.47
3	.....			67.35	151.00	224.35	2.69
4	\$640.00	.....	175.00	13.00	1,832.00	2,720.00	5.04
5	.....		77.22	31.00	669.00	827.22	6.93
6	.....		208.15	37.50	668.88	949.28	5.49
7	60.00	135.00	.....	43.79	616.00	872.79	5.20
8	.....			75.22	129.00	210.72	5.48
9	.....			287.24	1,484.50	1,796.74	4.89
10	780.00	.....	.....	.....	764.72	1,579.72	3.48
11	.....	300.00	678.50	325.00	2,449.00	3,842.50	5.19
12	.....		117.60	55.00	981.55	1,192.15	4.67
13	40.00	.....	40.00	.....	702.00	802.00	3.13
14	.....			54.00	919.00	1,013.00	7.16
15	.....		11.00	.....	345.00	361.00	6.39
16	.....		65.00	20.00	285.00	378.00	6.00
17	186.25	15.50	.....	35.51	764.45	1,034.71	4.85
18	404.70	357.18	48.00	20.24	1,062.05	1,942.17	8.23
19	150.00	.....	.....	50.00	1,313.05	1,553.05	5.02
20	.....	831.83	97.18	175.00	1,867.10	3,031.11	4.97
21	.....	10.00	.....	20.00	61.00	94.00	4.50
	\$2,260.95	\$1,739.51	\$1,664.65	\$1,368.35	\$18,883.30	\$26,578.51	\$5.23

*Salaries of school committees included.

GRAFTON

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Alexandria.....	9	9			4	1	17.26
2	Ashland.....	3	8	4		4	1	21.12
3	Bath.....	12	12			4	2	20.33
4	Benton.....	7	6					11.66
5	Bethlehem.....	9	13	2		1	1	18.2
6	Bridgewater.....	8	9				3	12.44
7	Bristol.....	9	12	4	1	6	4	18.5
8	Campton.....	14	14			3	3	17.28
9	Canaan.....	21	20	1		4		14.85
10	Dorchester.....	8	10			1	2	10.3
11	Easton.....	3	6			4		44.16
12	Ellsworth.....	2	12					15
13	Enfield.....	15	17	1		7	7	21.23
14	Franconia.....	5	5			2	1	13.4
15	Grafton.....	11	11			5	1	15.9
16	Groton.....	8	6			3	1	16.6
17	Hanover.....	18	21	4	1	4	9	21
18	Haverhill.....	18	19	2		7	2	27.42
19	Hebron.....	4	4			1	2	11.25
20	Holderness.....	10	10			4	2	20.2
21	Landaff.....	7	7			4		18.66
22	Lebanon.....	15	57	2	1	9	2	9.75
23	Lincoln.....	2	2					11.1
24	Lisbon.....	11	15	6	1	2		24.06
25	Littleton.....	13	21	1	1	5	2	20.47
26	Livermore.....	1	2					10
27	Lyman.....	7	7			3		22.42
28	Lyme.....	12	12	1		4		22
29	Monroe.....	5	6			3	2	23
30	Orange.....	7	7			4	3	12.48
31	Orford.....	13	14			3	2	21.22
32	Piermont.....	12	14			6	8	19.5
33	Plymouth.....	9	16	1	1	3	2	14
34	Rumney.....	9	11	2		3		15.63
35	Thornton.....	10	10			3		14.5
36	Warren.....	10	11	2		2	3	16.27
37	Waterville.....	2	2				2	10
38	Wentworth.....	10	11			6	1	20.30
39	Woodstock.....	5	5			2	1	13
	Total.....	354	444	33	6	126	70	17.73

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	12	9	.....	4	\$1,125.00	\$25.00
2	5	1	.....	8	15,000.00	200.00
3	12	2	.....	3	3,000.00	25.00
4	6	.....	.....	4	2,400.00	10.00
5	10	1	.....	8	7,500.00	100.00
6	8	1	.....	.....	1,200.00	20.00
7	9	.....	.....	3	1,200.00	50.00
8	14	1	.....	14	7,000.00	100.00
9	20	5	.....	3	2,000.00	25.00
10	9	1	.....	.....	2,500.00	12.00
11	3	.....	.....	2	3,000.00	25.00
12	2	.....	.....	.....	600.00	5.00
13	15	.....	.....	16	8,000.00	210.00
14	5	.....	.....	5	3,000.00	35.00
15	11	.....	.....	3	1,000.00	20.00
16	7	1	.....	.....	1,600.00	14.00
17	18	2	.....	12	16,500.00	150.00
18	19	4	.....	19	15,000.00	500.00
19	4	1	.....	1	1,250.00	25.00
20	10	2	.....	2	5,000.00	50.00
21	7	.....	.....	2	4,500.00	30.00
22	16	1	.....	19	27,000.00	200.00
23	2	.....	.....	2	500.00	10.00
24	11	1	.....	8	5,550.00	100.00
25	15	5	.....	10	15,000.00	350.00
26	1	.....	.....	.....	200.00	.....
27	7	.....	.....	5	2,400.00	40.00
28	12	1	1	8	3,000.00	5.00
29	6	2	.....	4	1,800.00	20.00
30	7	1	.....	.....	700.00	5.00
31	14	.....	.....	5	1,400.00	50.00
32	14	2	.....	2	700.00	35.00
33	10	3	.....	11	18,000.00	400.00
34	10	.....	.....	3	3,500.00	20.00
35	10	.....	.....	1	1,800.00	15.00
36	10	.....	.....	4	2,000.00	15.00
37	1	3	.....	.....	250.00	.....
38	12	3	.....	6	2,000.00	54.00
39	5	2	.....	.....	500.00	.....
	369	52	1	197	\$188,675.00	\$2,950.00

GRAFTON

SCHOLARS.

	TOWNS.	Select men's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily at- tendance.	Number pursuing higher branches.	Number reported between five and fifteen not attend- ing any school.
		Boys	Girls.								
1	Alexandria.....	90	93	93	82	15	130	30	142.72	32	9
2	Ashland.....	87	93	107	105	13	190	9	156	1	6
3	Bath.....			78	104		182			20	23
4	Benton.....			46	44	10	74	6	59.88		
5	Bethlehem.....			185	159	23	290	31	232.37		
6	Bridgewater.....	35	32	56	38	11	70	13	81	7	4
7	Bristol.....			117	130	15	212	20	188	18	
8	Campton.....	109	97	103	117	43	142	35	160	12	8
9	Canaan.....			162	150	24	217	71	206	31	4
10	Dorchester.....	60	49	80	54	8	108	18	104	5	4
11	Easton.....	34	18	21	29	2	48			4	5
12	Ellsworth.....			30	31	4	51	6	50		2
13	Enfield.....			108	148	16	208	32	198	29	17
14	Franconia.....	46	38	41	53	8	68	18	74.4	12	4
15	Grafton.....	93	72	123	96	19	182	18	165.13	13	8
16	Groton.....	50	66	65	69	13	111	10	92.5	13	6
17	Hanover.....			199	186	6	350	29	263	122	3
18	Haverhill.....	249	271	240	232	24	396	52	316	114	13
19	Hebron.....	23	25	26	19	4	35	6	41	7	35
20	Holderness.....	69	61	68	80	17	121	10	105	7	
21	Landaff.....			63	53	11	89	16	85.26	9	
22	Lebanon.....			281	299	10	532	38		65	35
23	Lincoln.....			7	7	1	11	2	10		
24	Lisbon.....			235	229	16	408	40	299		
25	Littleton.....			287	465	18	675	59	478	63	125
26	Livermore.....	16	9	11	16	5	21	1	23		
27	Lyman.....			67	70	9	116	12	99	6	2
28	Lyme.....			142	150	19	239	34	205.12	1	10
29	Monroe.....			60	62	8	102	12	86.84	9	6
30	Orange.....	23	24	38	28	8	46	12	41.6		3
31	Orford.....			132	116	15	208	25	165	42	10
32	Piermont.....	58	70	79	89	9	143	16	109	14	5
33	Plymouth.....	133	120	133	120				222	20	5
34	Rumney.....			114	93	13	185	9	162.05	7	9
35	Thornton.....	64	72	85	91	8	161	7	137	3	5
36	Warren.....	89	78	95	99	12	165	17		9	5
37	Waterville.....	5	5	5	7	1	8	3	11		
38	Wentworth.....	67	60	87	95	17	138	27	130	12	6
39	Woodstock.....	40	62	50	70	5	98	17	90	15	1
	Total.....	1,445	1,415	3,919	4,085	460	6,530	761	4988.87	722	378

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	1	\$21.75	10	\$22.22	1	6	1
2	1	48.00	9	24.44	.....	5	1
3	1	20.00	19	21.00	1	4	2
4	1	28.00	8	17.95	3	.....	.....
5	4	32.17	16	19.68	4	8	1
6	1	15.00	9	21.00	3	4	1
7	.....	.....	15	22.50	1	5	1
8	3	30.00	12	20.00	4	4	6
9	3	25.33	18	18.05	6	6	1
10	1	30.00	10	18.00	3	3	1
11	.....	.....	6	20.50	1	1	1
12	.....	.....	3	20.66	1	.....	.....
13	4	22.25	25	13.64	2	9	2
14	.....	.....	11	20.00	3	1	.....
15	5	21.75	13	18.44	4	3	2
16	1	21.00	10	17.90	1	6	2
17	5	30.81	28	19.34	5	7	3
18	4	45.00	22	18.29	6	12	2
19	.....	.....	5	23.51	.....	1	1
20	.....	.....	11	19.76	1	5	3
21	2	23.80	8	16.10	2	3	3
22	8	53.00	18	27.00	3	18	4
23	.....	.....	2	18.50	1	1	1
24	1	50.00	22	26.00	5	5	1
25	1	110.00	27	28.74	5	12	1
26	.....	.....	1	6.00	.....	1	.....
27	2	27.00	8	22.28	1	2	2
28	5	131.00	15	24.00	5	4	2
29	.....	.....	9	19.50	2	4	.....
30	.....	.....	9	17.44	2	3	.....
31	1	26.00	21	20.92	4	4	2
32	1	26.00	20	16.36	6	2	1
33	.....	.....	16	23.00	3	5	8
34	1	32.00	10	20.00	2	5	1
35	2	26.00	9	20.48	3	3	2
36	1	36.00	13	18.12	7	7	1
37	.....	.....	2	17.00	1	1	1
38	3	28.72	14	19.92	4	5	1
39	1	30.00	5	18.40	1	2	1
	64	\$36.69	489	\$19.92	107	177	62

GRAFTON

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Alexandria .	\$300 00	\$795 00	\$95 88	.....	\$16.38	\$50.50	\$1,257.76
2	Ashland	807.05	650 00	92.31	.....	.....	116.77	1,666.13
3	Bath	1,300.00	.....	522.47	.....	.....	.....	1,822.47
4	Benton	400 00	.....	41 31	.....	.....	32 00	473.31
5	Bethlehem...	1,300.00	410.00	116.84	\$36.00	.....	.....	1,862.84
6	Bridgewater	273.00	.....	45 54	131 80	.....	65.00	515.34
7	Bristol	2,090.13	.....	107 10	.....	.....	.....	2,197.23
8	Campton.....	1,200.00	.....	180.00	.....	.....	.....	1,380.00
9	Canaan.....	1,053 80	235.00	155.00	77.60	.....	.....	1,521.40
10	Dorchester.	270 62	.....	70.38	.....	.....	80.00	421.00
11	Easton	275.50	100.00	31 11	24.00	.....	.....	430.61
12	Ellsworth...	150 00	.....	24 84	.....	.....	.....	174.84
13	Enfield	222 00	.....	139 74	45.60	110.00	77.00	594.34
14	Franconia...	709 50	25 00	57.63	.....	.....	.....	792.13
15	Grafton.....	756.00	.....	87 86	.....	53.16	.....	897.02
16	Groton.....	454.00	25.00	41 86	.....	.....	3.25	524.11
17	Hanover.....	2,175 49	804 21	288 00	.....	.....	608 00	3,875.70
18	Haverhill...	3,500 00	762.00	229 50	.....	.....	400.00	4,891.50
19	Hebron	245.72	30.09	.....	23.00	.....	.87	299.68
20	Holderness	657 77	.....	68.94	42.52	.....	69.00	838.23
21	Landaff.....	455.00	.....	53.55	54.00	.....	.....	562.55
22	Lebanon.....	4,032.00	1,200.00	337 18	89 00	.....	.....	5,658.18
23	Lincoln	106.00	.....	9 69	10.00	.....	.....	125.69
24	Lisbon.....	1,875.65	550.57	251 03	.....	293.32	.....	2,950.57
25	Littleton...	3,700.00	3,200.00	359 55	.....	.....	36.00	7,295.55
26	Livermore...	133 00	.....	.....	.....	.....	.....	133.00
27	Lyman.....	799.00	.....	76.50	281.46	.....	.....	1,156.96
28	Lyme.....	1,092 58	511 42	141.27	152.03	.....	.....	1,897.30
29	Monroe.....	560.31	50.00	62 22	.....	.....	184.00	856.53
30	Orange	350.00	.....	34.16	.....	.....	10 00	394.16
31	Orford.....	1,283 50	.....	688.31	449 17	8.40	4.00	2,433.38
32	Piermont...	743.52	60.00	86.02	212.00	.....	92 00	1,193.54
33	Plymouth...	1,618.51	350 00	140 30	78 00	.....	5 00	2,191.81
34	Rumney.....	720 12	.....	107.64	.....	.....	.....	827.76
35	Thornton...	640 98	.....	78.75	62.74	.....	.....	782.47
36	Warren.....	849 50	396.63	100 47	15.00	.....	11.00	1,372.60
37	Waterville...	76 00	.....	5 61	.....	.....	.....	81.61
38	Wentworth...	1,000 00	.....	89 76	26.00	.....	52.00	1,167.76
39	Woodstock..	232 10	.....	74.96	72.04	.....	.....	379.10
	Total.....	\$38,408 35	\$10,154 92	\$5,073.28	\$1,881.96	\$481.26	\$1,896.39	\$57,896.16

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended *	Average cost of sala- ries and miscellan- eous expenses per scholar.
1		\$3.00	\$255.00	\$16 18	\$475 52	\$779.70	\$2.80
2		100.00	88 00	275 13	1,302 60	1,694.18	6 97
3	\$110.00			434.47	1,278.00	1,822 47	9 40
4				44 51	347 80	415 31	4 36
5		360.00	12.70	169.51	1,436 70	2,024 91	4 67
6	58.82			12.25	376 75	477 82	4 14
7		500.00	50.00		1,470.00	2,060 00	5.95
8				280 00	1,132 50	1,462.50	6.42
9			235.00	152 00	1,130.40	1,572 40	4 11
10				15 71	326 00	364 21	2 55
11			100 00		263 70	373 70	5 27
12				67 80	95 85	169.65	2 71
13				140 00	1,524.70	1,729 70	6 50
14			40 00	195.38	448.75	704.13	6 85
15				85.00	855.80	976.55	4 29
16			25 00	18.12	450.65	516 77	3 86
17		211.13	161 68	330.81	2,378.51	3,145 13	7 05
18		400 00	362.00	125 92	4,149 36	5,138 43	9 05
19		.67		14 05	286 98	314 20	6 69
20			1 00	6 68	639.82	682 50	4 37
21		8.37	12.00	35.00	478 00	558.37	4 42
22		4,260 00	20.00		3,647.00	8,027 00	6 28
23				6.50	104 00	110.50	7 36
24			150 57	175 00	2,465 00	2,850 57	6 14
25		1,328 50	2,762 59	195 57	3,613 50	7,990 16	5 13
26				96 00	96 00	96 00	3.56
27		100.00	156 14	124.96	907 50	1,324.60	7.53
28	511.42		9.45	47 93	925 00	1,533 80	3.34
29				50 00	508 75	579 00	4.58
30				24 93	343 55	388.48	5.58
31			4 50	42 20	2,232 75	2,342 45	9.17
32			60 00	40 80	1,030 68	1,177 98	6 37
33			42 82		1,792 91	1,886 73	7 26
34			30 00	35.00	795 00	885 60	4 17
35					705 22	730 22	4 14
36	108.20	13.50	31.63	68.82	860.25	1,107 90	4 79
37				80 00		82 00	6 67
38				50 00	1,094.50	1,144 50	6 28
39				21 00	339 00	376 50	3 00
	\$788 44	\$7,285.17	\$4,610.08	\$3,301.23	\$42,289 00	\$59,616.62	\$5.48

*Salaries of school committees included.

HILLSBOROUGH

SCHOOLS.								
	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Amherst.....	1	12	2		4		25.42
2	Antrim.....	9	10	2		4	1	20.6
3	Bedford.....	10	11			5	1	26.03
4	Bennington.....	2	3	1		1	1	26
5	Brookline.....	7	7					20.28
6	Deering.....	11	11			8	3	12.18
7	Francestown.....	7	11	3		3	3	19.5
8	Goffstown.....	10	13	1		4	1	19.69
9	Greenfield.....	8	7			2	1	16.85
10	Greenville.....	2	5	3		1		29.7
11	Hancock.....	9	9		1	6		17.25
12	Hillsborough.....	18	21	4	1	10	3	15.76
13	Hollis.....	10	10	2	1	3	2	20.4
14	Hudson.....	10	10			7	2	20.
15	Litchfield.....	4	4			2	1	21.75
16	Lyndeborough.....	9	10			4	1	13.4
17	Manchester.....		79	65	1	2		36.
18	Mason.....	6	6			3		27.1
19	Merrimack.....	9	12			5	1	21.96
20	Milford.....	1	12	5	1	3		35.5
21	Mont Vernon.....	5	5			2		23.1
22	Nashua.....		55	47	1	5		36.
23	New Boston.....	14	15	2		7	4	21.22
24	New Ipswich.....	12	12			4	3	21.41
25	Pelham.....	6	6				1	26.4
26	Peterborough.....	11	14	1	1	3	1	20.48
27	Sharon.....	2	3			1	1	21.33
28	Temple.....	1	6			4	1	19.33
29	Weare.....	15	15			7	2	23.46
30	Wilton.....	10	13	4		2	2	21.08
31	Windsor.....	1	2				2	10.5
	Total.....	220	409	142	7	113	40	22.25

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	10			12	\$12,500.00	\$250.00
2	9	2		8	6,100.00	100.00
3	10			11	4,150.00	175.00
4	2	2	1	3	4,000.00	40.00
5	11	2		4	2,700.00	55.00
6	11	3		7	4,000.00	100.00
7	10			11	4,000.00	125.00
8	11			11	13,000.00	200.00
9	8	2		6	1,900.00	40.00
10	3			5	3,000.00	100.00
11	9			9	2,000.00	75.00
12	19	3	1	21	20,000.00	200.00
13	9			8	17,000.00	1,000.00
14	10	1		9	5,000.00	50.00
15	4			3	2,050.00	45.00
16	10	1		1	5,000.00	50.00
17	25		1	79	320,000.00	6,525.00
18	6			2	3,600.00	15.00
19	12	1		12	8,200.00	350.00
20	9			12	11,000.00	300.00
21	5	1		3	2,500.00	110.00
22	17		1	55	221,735.00	10,660.00
23	14	1		11	5,725.00	80.00
24	13	1		12	5,500.00	250.00
25	6	1		6	6,000.00	90.00
26	11	5		14	8,500.00	150.00
27	3	1		1	800.00	10.00
28	6			6	3,000.00	40.00
29	15			7	18,050.00	50.00
30	11			13	4,275.00	80.00
31	1			1	50.00	10.00
	296	27	4	363	\$725,335.00	\$21,315.00

HILLSBOROUGH

SCHOLARS.

	TOWNS.	Select men's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys.	Girls								
1	Amherst	101	74	13	87	10	194	6	180	15	3
2	Andover			122	116	12	195	31	182	19	7
3	Bedford			124	105	19	199	11	168.62	18	2
4	Bennington			35	45	6	72	2	62.5		2
5	Brookline	44	53	52	60	7	99	6	89		2
6	Deering			72	57	17	92	20	98	12	5
7	Francestown			106	88	8	151	35	154.5	33	8
8	Goffstown			146	150	22	244	30	161	40	11
9	Greenfield			7	81	4	146	2	112	6	8
10	Greenville			122	116	25	210	3	135	25	6
11	Hancock			62	70	18	113	1	116	22	1
12	Hillsborough	152	144	135	214	15	292	42	276		
13	Hollis			104	111	8	182	25	186	48	
14	Hudson			85	84	16	146	7	155	27	12
15	Litchfield	20	21	20	21	1	40		32	6	
16	Lyndeborough	71	52	73	90	9	135	19	120.7	17	4
17	Manchester			2181	2081	418	3507	337	2,720	235	
18	Mason	46	48	74	62	14	110	12	77	25	
19	Merrimack	88	80	102	99	30	157	14	153.58	23	6
20	Milford	172	153	255	248	4	433	66	310	143	
21	Mont Vernon	50	47	52	41		94		69.3		2
22	Nashua			1577	1383	248	2496	216	1,831	191	300
23	New Boston			103	97	18	159	23	159	14	9
24	New Ipswich	98	92	105	95	19	169	12	137	11	10
25	Pelham	63	71	82	74	6	142	8	120	46	
26	Peterborough	156	158	205	168	24	342	7	217.38	9	40
27	Sharon			24	14	3	34	1	24	1	
28	Temple			48	26	9	57	8	52.56	8	3
29	Weare			165	132	9	250	38	270	37	3
30	Wilton			158	166	14	292	18	251.24	54	19
31	Windsor			4	2		3	3	5		1
	Total	1061	993	6587	6184	1013	10,755	1003	8,625.38	1080	464

COUNTY.

TEACHERS.							
	Number of different male teachers em- ployed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teach- ers from normal schools.
1	3	\$26.66	16	\$25.81	4	9	5
2	1	18.00	12	27.07	2	7	.....
3	.....	.....	14	24.30	2	11	4
4	1	52.00	4	36.00	.....	3	.....
5	2	30.00	9	27.00	.....	3	.....
6	1	24.00	12	19.00	2	3	1
7	1	33.33	18	23.96	2	6	.....
8	2	30.00	20	37.00	4	9	2
9	.....	.....	8	22.00	2	6	.....
10	2	40.00	8	31.80	2	3	4
11	.....	.....	10	22.50	3	6	.....
12	7	66.00	23	19.00	8	4	.....
13	2	70.00	15	27.25	2	7	.....
14	3	24.00	13	21.50	2	3	3
15	.....	.....	6	22.33	.....	2	.....
16	1	.....	14	23.28	5	6	.....
17	8	130.00	78	40.00	7	72	6
18	1	28.00	9	28.05	3	5	1
19	.....	.....	15	25.96	6	10	.....
20	3	50.44	20	30.00	3	11	4
21	.....	.....	6	23.60	1	5	2
22	3	146.15	56	45.21	.....	55	10
23	4	28.25	19	21.69	4	9	.....
24	2	34.50	10	25.50	1	10	1
25	1	40.00	6	32.00	.....	4	1
26	1	34.00	14	20.72	.....	9	1
27	.....	.....	4	18.00	1	3	.....
28	.....	.....	8	23.66	2	4	.....
29	4	41.00	22	21.00	7	6	1
30	3	35.33	15	26.43	1	10	2
31	.....	.....	2	20.00	1	.....	.....
	56	\$40.07	46	\$26.18	77	301	48

HILLSBOROUGH

REVENUE.

TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1 Amherst.....	\$2,200.00		\$117.81	\$70.00			\$2,387.81
2 Antrim.....	1,246.00	\$307.00	109.02	129.00	\$3.42	\$108.35	1,902.79
3 Bedford.....	1,323.00	225.00	107.61	546.00	84.14	30.75	2,316.50
4 Bennington...	437.50		50.49		32.45		520.44
5 Brookline.....	1,074.00	106.00	64.77				1,244.77
6 Deering.....	501.69		68.34				570.03
7 Francestown...	1,208.00		97.76			52.00	1,357.76
8 Goffstown.....	2,254.00	422.00	153.51	11.60			2,841.11
9 Greenfield.....	706.19		61.64			60.00	827.83
10 Greenville.....	1,130.00	73.68	103.96	27.00			1,340.64
11 Hancock.....	1,025.00						1,025.00
12 Hillsborough..	1,410.50	10,000.00	221.85			753.00	12,385.35
13 Hollis.....	2,100.00		118.83	600.00	76.17		2,895.00
14 Hudson.....	1,308.95	225.00	91.30	92.50			1,717.75
15 Litchfield.....	586.23		25.50				611.73
16 Lyndeborough	803.00	20.00	84.15	93.91	18.67		1,019.73
17 Manchester....	65,328.52		2,281.23			262.57	67,872.32
18 Mason.....	731.00	12.00	63.24	585.40			1,391.64
19 Merrimack....	1,561.50	264.41	94.30	75.00		57.45	2,052.66
20 Milford.....	5,000.00		238.17	141.00		93.91	5,473.08
21 Mont Vernon..	1,020.08		70.89	21.00			1,111.97
22 Nashua.....	18,901.00	17,800.00	1,405.05			29.35	38,136.40
23 New Boston...	1,700.00	209.81	105.57			219.75	2,235.13
24 New Ipswich..	2,000.10	125.00	130.05				2,255.05
25 Pelham.....	1,400.00		74.52	71.00			1,545.52
26 Peterborough	2,912.00	200.00	136.17	74.00		10.00	3,332.17
27 Sharon.....	245.00		16.83			20.00	281.83
28 Temple.....	912.96		36.26	19.00			968.22
29 Weare.....	2,361.87	51.64	155.48	256.63	101.51		2,927.13
30 Wilton.....	2,398.34		101.66			104.96	2,604.96
31 Windsor.....	91.00		5.52				96.52
Total.....	\$125,878.33	\$30,041.54	\$6,391.48	\$2,813.04	\$316.36	\$1,802.09	\$167,242.84

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of sala- ries and miscellan- eous expenses per scholar.
1	.....	.....	\$117.55	\$254.34	\$2,157.85	\$2,701.27	\$11.49
2	\$80.00	\$307.00	37.31	145.78	1,404.90	2,044.99	6.51
3	.....	.....	360.00	158.28	1,733.35	2,303.18	8.26
4	250.00	.....	10.00	20.00	417.25	717.25	5.46
5	.....	.....	106.00	13.65	964.70	1,124.35	10.02
6	.....	.....	.....	.....	569.99	617.99	4.71
7	.....	.....	44.01	58.25	1,299.51	1,451.77	7.22
8	.....	.....	421.00	25.15	826.00	1,348.15	2.87
9	.....	.....	.....	712.00	.....	784.00	4.96
10	.....	.....	22.58	52.64	1,223.00	1,340.22	5.36
11	.....	.....	.....	70.88	950.40	1,066.28	7.73
12	10,000.00	.....	100.00	217.45	1,963.00	12,384.95	6.25
13	.....	.....	2.00	4.40	2,260.00	2,326.40	10.53
14	.....	.....	225.00	225.00	1,175.00	1,675.00	8.44
15	.....	.....	.....	38.83	530.35	584.18	13.88
16	.....	.....	20.37	100.00	891.65	1,062.02	6.08
17	12,511.62	2,745.05	4,624.57	6,556.59	39,579.49	67,872.32	11.35
18	.....	.....	12.00	81.68	1,283.86	1,417.54	9.49
19	.....	15.00	251.45	76.20	1,741.24	2,143.89	9.04
20	.....	.....	2,000.00	862.48	4,242.60	7,355.08	10.10
21	.....	.....	.....	42.00	1,021.00	1,096.00	11.53
22	1,470.29	.....	.....	9,413.65	16,913.05	27,796.99	8.89
23	.....	.....	92.00	135.43	1,635.75	1,963.18	8.85
24	.....	.....	147.87	193.38	1,681.75	2,098.00	9.38
25	.....	.....	52.72	103.17	1,336.76	1,532.65	9.23
26	400.00	200.00	.....	145.20	1,937.50	3,742.70	5.58
27	.....	.....	.....	.....	276.83	286.83	7.28
28	.....	.....	213.00	42.95	722.00	1,077.95	10.34
29	.....	.....	51.64	100.00	2,670.46	2,928.10	9.32
30	.....	.....	109.46	183.84	1,988.30	2,343.25	6.71
31	.....	.....	.....	.....	86.73	93.73	14.45
	\$24,711.91	\$3,267.05	\$9,021.53	\$19,363.22	\$96,196.27	\$157,210.21	\$8.43

* Salaries of school committees included.

MERRIMACK

SCHOOLS.								
	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Allentown.....	4	6	3		3	3	27.33
2	Andover.....	12	12			4	3	20.66
3	Boscawen.....	7	8	2		2	1	26.25
4	Bow.....	13	14			5	2	14.71
5	Bradford.....	10	11	2		4	3	19.9
6	Canterbury.....	12	12			3	3	17.93
7	Chichester.....	5	6					20.7
8	Concord.....	16	54	39	1	6	1	32.
9	Danbury.....	10	9			3	1	16.92
10	Dunbarton.....	11	11			4	3	18.90
11	Epsom.....	9	11			2		20.8
12	Franklin.....	1	17	9	1	4	2	30.82
13	Henniker.....	11	11			2		23.27
14	Hill.....	7	7			2		15.43
15	Hooksett.....	7	8	2		2		24.62
16	Hopkinton.....	17	19			9	5	20.5
17	Loudon.....	10	13			7	1	17.6
18	Newbury.....	9	11			5	4	19.15
19	New London.....	7	7			3		21.43
20	Northfield.....	11	11	3		4		20.5
21	Pembroke.....	9	13	5		3	1	28.5
22	Pittsfield.....	8	10	3	1	1		17.
23	Salisbury.....	11	11			5	3	14.7
24	Sutton.....	11	12			2	3	17.61
25	Warner.....	19	23	3	1	10	6	18.2
26	Webster.....	9	8			3	2	18.12
27	Wilmot.....	13	14			3		15.64
	Total.....	269	349	71	4	101	47	20.71

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	4	.....		6	\$7,000.00	\$100.00
2	12	3	.....	7	6,000.00	200.00
3	7	.....		8	10,000.00	90.00
4	13	2	.....	12	4,000.00	50.00
5	10	.....		8	3,000.00	75.00
6	12	.....		12	3,100.00	100.00
7	6	.....		6	3,500.00	175.00
8	30	.....		54	180,600.00	3,802.00
9	9	.....			2,500.00	10.00
10	11	.....		2	10,000.00	50.00
11	9	1	.....	3	4,500.00	50.00
12	10	.....	2	17	46,000.00	1,200.00
13	11	.....		11	10,400.00	212.00
14	6	.....		1	1,200.00	30.00
15	7	.....		8	5,000.00	100.00
16	18	1	.....	19	4,800.00	175.00
17	13	1	1	7	7,000.00	200.00
18	12	1	.....	4	2,900.00	15.00
19	7	1	.....	7	2,400.00	150.00
20	9	.....		11	6,800.00	400.00
21	9	2	.....	10	10,000.00	100.00
22	11	1	.....	7	3,500.00	100.00
23	11	1	1	5	2,000.00	66.40
24	13	1	1	12	3,750.00	40.00
25	23	6	.....	16	13,000.00	100.00
26	9	1	.....	9	2,500.00	75.00
27	13	2	.....	1	1,800.00	12.00
	305	24	5	263	\$857,250.00	\$7,677.40

MERRIMACK

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.		Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys	Girls.			Between six and sixteen.					
1	Allenstown.....			62	50	....	108	4	68	.....	100
2	Andover.....	103	81	104	106	11	193	6	155	28	3
3	Boscawen.....	43	62	106	121	28	176	23	193	12	....
4	Bow.....	54	35	117	55	14	134	24	137	18	14
5	Bradford.....			96	96	11	150	31	134	38	2
6	Canterbury.....	95	78	114	105	11	176	32	144	71	14
7	Chichester.....			110	101	19	163	29	178	24	12
8	Concord.....			1,233	1,285	143	2,151	224	1,925.6	243	132
9	Danbury.....	72	61	94	89	17	149	17	134	.....	1
10	Dunbarton.....			69	62	13	99	19	105.63	20	4
11	Epsom.....	76	69	124	97	9	187	25	159	54	20
12	Franklin.....			304	331	52	552	31	451	68	20
13	Henniker.....			138	120	11	215	32	.....	38	37
14	Hill.....			65	70	6	122	7	90	.....	.....
15	Hooksett.....			114	111	20	190	15	168	21	50
16	Hopkinton.....	119	123	147	154	15	262	24	197	22	14
17	London.....			172	129	14	256	31	260	60	1
18	Newbury.....	42	51	62	48	10	90	10	80.12	23	5
19	New London.....			91	99	13	151	26	141.6	23	5
20	Northfield.....	76	80	80	99	29	137	13	.....	12	3
21	Pembroke.....			173	217	26	356	8	253	16	40
22	Pittsfield.....			140	151	40	230	21	270	.....	22
23	Salisbury.....	61	50	77	63	20	103	17	110.99	.....	8
24	Sutton.....	96	66	79	82	8	126	27	103.85	23	11
25	Warner.....	98	107	134	122	27	194	35	206	45	1
26	Webster.....			58	57	6	102	7	86.73	35	4
27	Wilmot.....			126	136	20	205	37	210	17	2
	Total.....	935	863	4,189	4,156	593	6,977	775	5,961.52	911	525

COUNTY.

TEACHERS.

	Number of different male teachers employed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1			8	\$27.00	3	4	1
2			15	22.33	2	10	2
3	3	47.50	8	31.41	3	6	.....
4	2	27.25	13	22.40	3	6	1
5	4	31.50	17	20.90	1	3	.....
6	2	30.65	16	24.12	4	4	1
7	1	33.00	8	24.41	2	3	2
8	6	88.48	73	42.14	4	52	12
9			11	17.52	2	5	.....
10			14	19.57	4	2	1
11	2	35.50	17	22.19	1	4	.....
12	3	133.33	24	28.00	8	25	6
13	7	37.00	20	28.00	2	6	7
14	4	20.00	5	23.00	1	5	2
15			8	26.18	1	8	1
16	2	25.80	20	24.43	4	14	2
17	3	33.00	19	22.00	3	3	.....
18			15	10.75	6	6	.....
19	2	22.00	8	26.67	1	4	2
20	2	23.00	7	20.00	2	5	.....
21	1	30.00	14	23.82	3	5	3
22	3	45.00	8	30.00	1	8	2
23	1	34.00	14	24.70	1	7	1
24	2	22.50	16	17.25	5	3	.....
25	2	75.00	27	18.82	3	15	1
26	1	40.00	10	20.00	.....	5	2
27	3	32.00	16	17.40	6	5	.....
	56	\$41.26	431	\$23.52	76	223	49

MERRIMACK

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Allentown . . .	\$1,333.50		\$55.08				\$1,388.58
2	Andover	1,651.30			\$57.60			1,708.90
3	Boscawen	1,799.00		119.85		\$146.15		2,065.00
4	Bow	910.00	\$40.67	64.86			\$65.00	1,080.53
5	Bradford	951.32	120.00	88.32	45.00		98.42	1,303.06
6	Canterbury . . .	1,113.00	20.00	200.00			218.34	1,551.34
7	Chichester . . .	882.45		99.96				982.41
8	Concord	22,225.00	14,084.00	1,299.99	60.00		558.24	38,227.23
9	Danbury	700.00		87.21			57.61	844.82
10	Dunbarton . . .	1,121.02		75.48	45.00			1,241.50
11	Epsom	1,143.50	150.00	108.63			16.00	1,418.13
12	Franklin	3,195.50	3,600.00	329.97				7,125.47
13	Henniker	2,077.00	73.76	116.79				2,267.55
14	Hill	656.00	85.00	52.88	7.50			801.38
15	Hooksett	1,438.15	50.00	138.21				1,626.36
16	Hopkinton . . .	2,577.57		143.82	30.00			2,751.39
17	Loudon	1,542.60	820.35	153.51	94.07		52.00	2,662.53
18	Newbury	698.05	137.37	63.02	35.00		146.45	1,079.89
19	New London . .	927.50		79.05	11.38		50.00	1,067.93
20	Northfield . . .	875.00		65.79		42.12	77.38	1,060.29
21	Pembroke	2,677.37	192.76					2,870.13
22	Pittsfield	2,000.00		175.00	40.00			2,215.00
23	Salisbury	1,463.00		78.03		26.16	133.50	1,700.69
24	Sutton	791.00	200.00	86.00	90.00		12.00	1,179.00
25	Warner	1,814.05		100.74	1,411.00		225.00	3,550.79
26	Webster	789.49	20.00	60.00			24.00	893.49
27	Wilnot	905.50		136.17			58.50	1,100.17
	Total	\$58,257.87	\$19,593.91	\$3,978.36	\$1,926.55	\$214.43	\$1,792.44	\$85,763.56

COUNTY.

EXPENDITURES.

	Expended 'for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of sala- ries and miscella- neous expenses per scholar.
1				\$100.00	\$1,069.50	\$1,194.50	\$10.44
2				60.00	1,450.00	1,585.00	7.80
3	\$15.50	\$22.50	\$13.27	193.25	1,883.28	2,190.93	9.40
4				.30	1,063.25	1,108.55	6.45
5		111.63	2.10	113.08	1,076.25	1,353.06	6.30
6			86.32	71.50	1,273.77	1,481.59	6.14
7				60.64	890.57	986.21	4.50
8		7,814.00	882.85	6,173.27	22,605.82	39,115.94	11.43
9			250.00	34.02	679.85	993.87	5.43
10			8.00	16.28	1,009.75	1,034.03	7.76
11			150.00	100.00	1,150.00	1,432.00	5.65
12	7,650.00		289.34	1,153.08	5,346.60	14,439.02	10.23
13			46.00	171.00	2,096.15	2,363.15	9.12
14			60.00	75.00	647.10	817.10	5.34
15			60.00	106.06	1,377.75	1,593.81	6.29
16			80.96	107.53	2,192.30	2,480.04	7.83
17	700.00		120.35		1,372.25	2,247.60	4.55
18			110.45		1,079.89	1,190.34	10.82
19			50.00	78.46	904.55	1,033.01	5.20
20				78.58	981.71	1,095.29	5.29
21				192.76	2,677.37	2,965.13	6.86
22				100.00	2,115.00	2,265.00	7.60
23	675.00		50.00	47.00	787.75	1,611.19	5.96
24	303.11			99.48	861.78	1,319.37	5.97
25			90.00	267.66	3,260.00	3,692.66	13.75
26			20.00	75.00	757.30	900.30	7.23
27			23.00	28.98	1,013.43	1,090.41	4.19
	\$9,343.61	\$7,948.13	\$2,392.64	\$9,508.93	\$61,622.97	\$93,629.10	\$7.32

*Salaries of school committees included.

ROCKINGHAM

SCHOOLS.

	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Atkinson	5	5	.....	.....	1	1	23.00
2	Auburn	8	8	.....	.....	4	.....	19.04
3	Brentwood	5	5	.....	.....	2	.....	22.4
4	Candia	13	14	.....	1	8	1	18.
5	Chester	10	10	.....	.....	3	1	17.66
6	Danville	4	4	.....	.....	1	.....	17.65
7	Deerfield	14	14	.....	1	10	2	19.5
8	Derry	11	11	.....	.....	1	.....	20.7
9	East Kingston	1	4	.....	.....	2	.....	31.5
10	Epping	7	8	2	.....	1	1	22.
11	Exeter	5	13	9	1	3	1	32.6
12	Fremont	4	4	.....	.....	.....	.....	20.25
13	Greenland	3	3	.....	.....	.....	.....	29.33
14	Hampstead	6	7	.....	1	2	.....	25.7
15	Hampton	6	8	4	.....	2	1	32.25
16	Hampton Falls .....	.....	4	.....	.....	.....	.....	25.13
17	Kensington	2	3	.....	.....	.....	.....	19.33
18	Kingston	5	5	.....	.....	.....	.....	24.96
19	Londonderry	9	9	.....	.....	1	1	23.
20	Newcastle	1	3	3	.....	.....	.....	35.
21	Newington	1	1	.....	.....	.....	.....	.....
22	Newmarket	4	12	7	1	2	1	29.83
23	Newton	6	6	.....	.....	1	.....	22.00
24	North Hampton	2	3	2	.....	1	.....	31.33
25	Northwood	8	9	2	.....	.....	.....	19.14
26	Nottingham	11	12	.....	.....	3	2	19.58
27	Plaistow	4	4	.....	.....	.....	.....	25.25
28	Portsmouth	1	32	28	1	.....	.....	40.00
29	Raymond	10	11	2	.....	5	.....	17.18
30	Rye	4	4	.....	.....	.....	.....	30.75
31	Salem	10	11	2	.....	3	1	23.36
32	Sandown	4	4	.....	.....	.....	.....	17.5
33	Seabrook	6	6	.....	.....	1	.....	30.66
34	South Hampton	3	3	.....	.....	1	.....	27.33
35	South Newmarket	2	4	3	.....	.....	.....	32.5
36	Stratham	4	4	.....	.....	.....	.....	28.
37	Windham	7	7	.....	.....	2	2	25.
	Total	206	275	64	6	60	15	25.17

COUNTY.

SCHOOL-HOUSES.						
	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	5	.....	.....	5	\$3,750.00	\$52.00
2	8	.....	.....	8	3,600.00	25.00
3	4	.....	.....	5	2,200.00	25.00
4	13	1	.....	13	3,500.00	75.00
5	10	.....	.....	10	6,230.00	100.00
6	4	.....	.....	4	2,000.00	40.00
7	14	5	.....	14	6,000.00	300.00
8	11	.....	.....	11	7,500.00	250.00
9	9	4	.....	4	1,000.00	50.00
10	9	1	1	8	6,000.00	70.00
11	11	.....	.....	13	9,500.00	300.00
12	4	.....	.....	4	2,000.00	40.00
13	3	.....	.....	3	3,100.00	50.00
14	8	.....	.....	7	6,000.00	50.00
15	6	.....	.....	8	8,000.00	60.00
16	4	.....	.....	4	6,000.00	75.00
17	3	.....	.....	3	2,400.00	40.00
18	5	.....	.....	5	2,500.00	25.00
19	9	2	.....	9	4,500.00	100.00
20	2	.....	.....	2	2,000.00	40.00
21	1	.....	.....	1	2,500.00	50.00
22	13	1	.....	12	25,000.00	150.00
23	6	.....	.....	6	3,300.00	30.00
24	2	.....	.....	3	7,500.00	60.00
25	3	1	.....	9	2,200.00	50.00
26	12	1	.....	10	5,000.00	50.00
27	4	.....	.....	3	3,000.00	10.00
28	14	.....	.....	32	80,000.00	3,000.00
29	10	1	1	9	5,000.00	35.00
30	4	.....	.....	4	7,500.00	150.00
31	10	.....	.....	11	6,000.00	250.00
32	4	.....	.....	2	500.00	10.00
33	5	1	.....	6	8,500.00	150.00
34	3	1	.....	3	2,000.00	50.00
35	3	.....	.....	4	4,000.00	65.00
36	4	.....	1	4	6,500.00	100.00
37.	7	.....	.....	7	7,000.00	60.00
	247	19	3	266	\$263,270.00	\$6,037.00

ROCKINGHAM

SCHOLARS.

	TOWNS	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys.	Girls.								
1	Atkinson	37	36	29	30	10	48	1	48	5	2
2	Anburn	54	61	73	79	13	128	11	112.9	8	1
3	Brentwood			89	91	1	166	12	133	29	10
4	Candia			126	128	14	228	12	181	35	7
5	Chester			103	109	20	181	11	157.64	26	7
6	Danville	46	52	45	42	5	74	8	67	6	1
7	Deerfield	123	132	144	155	20	249	30	203		17
8	Derry	148	162	156	196	29	312	11	229	20	1
9	East Kingston ..	45	51	47	49	8	84	4	65	17	3
10	Epping	116	102	120	111	30	205	6	205	25	18
11	Exeter	265	260	324	170	54	423	17	374.13	47	18
12	Fremont	49	53	50	58	7	97	4	70.2	2	5
13	Greenland	41	54	39	42	5	73	3	68	8	6
14	Hampstead			90	74	30	134	....	137.6	7	2
15	Hampton	78	72			16	151	13	124	32	5
16	Hampton Falls ..			72	65	8	116	13	88	35	1
17	Kensington			55	56	9	95	7	90	25	5
18	Kingston	97	113	83	116	19	176	4	180	8	4
19	Londonderry	106	102	130	116	18	210	18	155	27	6
20	Newcastle	35	40	40	55	10	75	10	78	20	8
21	Newington			50	46	5	80	11	50	19	6
22	Newmarket	212	219	199	213	33	349	30	313	35	....
23	Newton	70	64	63	80	7	127	9	126	8	6
24	North Hampton ..	48	60	45	60	5	91	5	75	5	2
25	Northwood			105	130	16	212	7	172	38	3
26	Nottingham	95	65	84	97	4	161	16	162	2	12
27	Plaistow			86	58	6	138	....	108	14	....
28	Portsmouth			987	939	140	1721	65	....	156	200
29	Raymond			106	121	16	208	3	148.7	8	10
30	Rye			101	106	11	163	33	135.66	40	5
31	Salem			124	134	23	210	15	178.53	31	2
32	Sandown			48	38	4	72	10	67	....	9
33	Seabrook			185	165	75	270	5	288	20	25
34	South Hampton ..	41	36	32	35	8	58	1	44.5	13	....
35	So. Newmarket ..			89	85	16	155	3	133	9	2
36	Stratham	45	48	64	63	17	101	9	84	36	....
37	Windham	47	44	61	55	....	110	6	79	....	7
	Total	1,798	1,826	4,348	4,252	712	7,465	423	4,930.86	816	416

COUNTY.

TEACHERS.

	Number of different male teachers em- ployed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teach- ers from normal schools.
1			5	\$24.00	2	5	
2			13	22.75	2	4	3
3	2	43.00	5	25.80	2	4	
4	4	24.25	13	23.00	4	7	2
5			14	20.95	6	5	2
6			6	29.66	1	3	
7	2	38.00	15	25.00	2	10	1
8			13	26.24	1	9	2
9	3	29.00	3	25.00		3	1
10	1	42.66	10	27.60		5	4
11	3	106.28	13	35.69	1	16	1
12			6	26.06		3	
13			4	31.00		2	
14			13	29.21	1	4	2
15	4	36.25	10	20.95	5	2	
16	1	35.00	3	31.88		4	
17			6	28.00	1	2	
18			6	28.00	3	4	1
19	1	42.00	13	25.00	2	6	
20			3	25.33		3	
21	2	56.00	1	36.10		2	1
22	3	48.00	11	30.00	2	11	3
23			7	24.60	1	5	1
24	1	48.00	2	30.00		3	1
25	1	38.00	11	27.00	1	5	
26	1	36.00	14	23.00	3	8	
27			5	32.00		4	
28	5	125.00	34	38.00	5	31	2
29	2	37.00	11	21.55	1	6	2
30	3	48.33	4	33.11		4	2
31			15	28.26	5	9	3
32			5	24.75	1	3	
33	1	54.00	9	40.00	6	5	2
34			3	24.00		3	
35	2	50.00	3	35.17	1	5	
36			8	36.87	2	4	1
37			9	25.00		7	1
	42	\$44.04	326	\$28.14	61	216	38

ROCKINGHAM

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Atkinson.....	\$623.00	\$340.00	\$77.40	.....	\$54.35	\$3.00	\$1,097.75
2	Auburn.....	788 00	125.00	77.52	\$26.00	.....	55.85	1,072.37
3	Brentwood.....	744.56	.....	.....	30 00	.....	35.00	809.56
4	Candia.....	1,150.22	50.00	136.17	81.00	93 42	.....	1,510 81
5	Chester.....	889 00	150.00	97.06	.....	.....	40 50	1,176.56
6	Danville.....	409.50	.....	56 92	.....	.....	.....	466.42
7	Deerfield.....	1,500.00	200.00	139.84	300.00	.....	.....	2,139.84
8	Derry.....	1,579.25	.....	146.88	84.82	.....	5.00	1,815 95
9	East Kingston...	497.00	.....	82 92	202.50	77.66	.....	860.08
10	Epping.....	1,303.72	50.00	128.01	6.00	.....	15.00	1,502.73
11	Exeter.....	6,023.00	110 00	274.38	.....	372.98	285.55	7,065.91
12	Fremont.....	560.84	25.00	63.75	.....	.....	.....	649.59
13	Greenland.....	845.00	.....	40.00	.....	.....	.....	885.00
14	Hampstead.....	1,382.90	380.00	78.54	39.48	.....	9.55	1,890.47
15	Hampton.....	1,295.00	.....	97.41	32 59	175.00	.....	1,600.00
16	Hampton Falls..	1,000.00	.....	74.97	32.00	.....	6.00	1,112.97
17	Kensington.....	653.00	.....	57.63	.....	.....	.....	710.63
18	Kingston.....	745.50	.....	91.00	121.00	76.00	.....	1,033.50
19	Londonderry....	1,375.50	325.00	109.02	20.00	.....	4 75	1,834.27
20	Newcastle.....	697 50	.....	59.67	.....	11.25	.....	768.42
21	Newington.....	437.50	.....	46.41	.....	.....	.....	483.91
22	Newmarket.....	3,466.84	600.00	218.28	.....	.....	.....	4,285.12
23	Newton.....	672.01	.....	73 95	190.00	.....	.....	935.96
24	North Hampton	912.75	95.00	55 59	.....	.....	.....	1,063.34
25	Northwood.....	1,015.00	.....	97.06	81.00	.....	.....	1,193.06
26	Nottingham.....	1,202.08	200.00	.....	.....	.....	.....	1,402.08
27	Plaistow.....	815 50	35.00	80.58	48.00	.....	.....	979.08
28	Portsmouth.....	21,589.70	.....	974.10	40.21	.....	.....	22,604.01
29	Raymond.....	1,028.00	.....	100.98	.....	83.59	.....	1,212.57
30	Rye.....	1 189.33	.....	110.67	.....	.....	.....	1,300.00
31	Salem.....	1,161.30	.....	471.70	100 00	359.30	100.00	2,192 30
32	Sandown.....	388.50	.....	40.48	.....	.....	2.25	431.23
33	Seabrook.....	1,500.00	.....	161.00	26.00	35.00	.....	1,722.00
34	South Hampton.	451.50	250.00	33 66	.....	.....	55.50	790.66
35	So. Newmarket..	756.00	700.00	85.17	.....	.....	.....	1,541.17
36	Stratham.....	1,193.50	670.00	61.24	.....	.....	.....	1,924.74
37	Windham.....	963 00	40.00	60.69	229.00	.....	20.92	1,313.61
	Total.....	\$62,805.00	\$4,345.00	\$4,560.65	\$1689.60	\$1333.55	\$638.87	\$75,377.67

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of sala- ries and miscellan- eous expenses per scholar.
1		\$310.00	\$30.00	\$47.00	\$690.00	\$1,097.00	\$2.49
2			100.00	56.03	895.00	1,091.03	6.25
3		107.59		125.59	884.15	1,085.33	5.36
4			60.00	50.00	1,389.00	1,542.00	5.66
5			130.00	39.37	967.41	1,176.78	4.62
6				30.10	431.80	476.90	5.31
7	\$200.00				1,842.85	2,102.85	6.16
8				151.84	1,608.90	1,805.74	5.00
9				44.02	803.80	862.82	9.47
10	5,000.00		50.00	74.94	1,362.50	6,527.44	5.96
11		15.00	110.00	1,017.53	5,888.50	7,111.03	13.98
12			55.75	52.59	541.15	662.09	5.50
13				80.00	805.00	910.00	10.92
14			185.59	51.36	519.00	790.95	3.48
15				180.00	1,449.75	1,654.75	9.05
16				102.73	975.12	1,102.85	7.86
17				75.00	577.00	667.00	5.88
18			10.00	60.00	905.80	1,000.80	5.00
19			325.00	120.00	1,326.00	1,821.00	5.88
20			41.85	77.94	626.00	785.79	7.53
21			20.00	80.00	383.00	496.00	4.19
22				550.00	3,534.00	4,154.00	9.91
23					881.00	906.00	6.54
24			78.15	139.01	826.15	1,058.31	9.19
25				64.18	1,110.66	1,234.84	4.83
26			350.00	71.08	1,331.00	1,812.08	8.00
27			35.00	137.08	807.00	999.08	6.56
28			1,639.70	3,389.23	16,572.04	22,050.97	10.32
29	737.00			60.00	1,137.57	1,969.57	5.27
30				153.60	1,179.25	1,357.85	6.44
31			90.00	176.62	1,892.75	2,234.37	8.02
32				6.77	450.20	477.42	5.96
33		400.00		25.00	1,650.00	2,098.00	4.36
34			250.00	41.00	490.00	801.00	8.00
35			70.99	75.68	1,389.50	1,561.17	8.47
36	2,500.00		70.00	157.12	1,046.69	3,795.81	9.48
37			40.00	121.57	1,171.75	1,373.32	12.12
	\$8,437.00	\$832.59	\$3,742.03	\$4,683.98	\$60,396.39	\$82,753.94	\$7.27

* Salaries of school committees included.

STRAFFORD

SCHOOLS.								
TOWNS.		Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelve scholars or less.	Schools averaging six or less	Average length of schools in weeks.
1	Barrington.....	14	14	.....	.....	1	3	16.5
2	Dover..	1	42	33	1	3	.....	35.26
3	Durham.....	8	8	.....	.....	3	1	19.3
4	Farmington.....	15	21	7	1	4	6	22
5	Lee.....	7	7	.....	.....	1	.....	19.3
6	Madbury.....	3	4	.....	.....	3	.....	16.25
7	Middleton.....	4	4	.....	.....	.....	1	11.5
8	Milton.....	11	13	.....	.....	3	.....	17.38
9	New Durham.....	13	12	.....	.....	8	1	12.3
10	Rochester.....	19	33	16	1	8	3	29.8
11	Rollinsford.....	5	5	1	1	.....	.....	31.2
12	Somersworth.....	3	15	11	1	2	.....	35.2
13	Strafford.....	17	17	.....	.....	5	3	18.49
	Total.....	120	195	68	5	41	18	22.65

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	14	.....	.....	2	\$4,450.00	.....
2	18	.....	.....	42	115,000.00	\$1,000.00
3	8	.....	.....	6	4,100.00	40.00
4	15	.....	.....	14	17,000.00	700.00
5	7	5	.....	5	500.00	20.00
6	3	1	.....	1	2,400.00	16.00
7	4	2	.....	.....	600.00	8.00
8	11	.....	.....	13	6,000.00	.....
9	13	.....	.....	13	6,500.00	100.00
10	25	3	1	24	47,870.00	487.00
11	5	.....	.....	5	8,900.00	200.00
12	8	1	.....	15	50,000.00	250.00
13	16	.....	.....	5	5,800.00	40.00
	147	12	1	145	\$269,120.00	\$2,861.00

STRAFFORD

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys.	Girls.								
1	Barrington .....	.....	.....	136	133	15	230	24	186.2	20	15
2	Dover.....	986	968	1,048	1,025	175	1,727	171	1,382	126	112
3	Durham	88	64	98	63	12	137	12	114	12	17
4	Farmington.....	328	307	362	351	50	605	58	653	82	15
5	Lee.....	72	66	79	70	13	118	18	110.7	11	5
6	Madbury.....	25	22	35	21	10	38	8	45.6	4	.....
7	Middleton	32	29	42	32	10	61	3	61	5	.....
8	Milton.....	132	129	139	145	22	252	10	225	20	.....
9	New Durham.....	81	67	86	77	17	133	13	143	20	2
10	Rochester.....	.....	.....	636	660	161	1,061	74	903	174	31
11	Rollinsford.....	165	199	122	156	90	153	35	201	33	.....
12	Somersworth.....	.....	.....	437	448	48	777	60	603	75	100
13	Strafford.....	133	100	174	150	29	262	33	205	30	2
	Total.....	2,047	1,951	3,394	3,331	652	5,554	519	4,832.5	612	299

COUNTY.

TEACHERS.

	Number of different male teachers em- ployed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teachers from normal schools.
1	3	\$28.00	17	\$28.41	4	4	1
2	5	97.00	42	40.55	2	42	8
3	2	41.00	8	27.00	.....	6	4
4	5	68.22	24	23.15	2	14	.....
5	3	28.00	8	25.30	1	3	4
6	1	30.00	8	26.00	1	1	2
7	4	.....	4	25.00	.....	2	2
8	2	40.00	14	26.00	1	7	.....
9	1	30.00	11	20.30	5	5	1
10	6	59.92	39	28.41	5	32	3
11	2	77.50	8	33.00	3	5	1
12	3	122.20	17	30.84	2	16	5
13	4	27.50	22	21.25	6	6	1
	41	\$49.94	222	\$27.32	32	143	82

STRAFFORD

REVENUE.

TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1 Barrington...	\$1,402.12	.....	.....	\$136.00	.....	.....	\$1,538.12
2 Dover....	23,600.87	.....	\$899.13	.....	\$659.00	.....	25,159.00
3 Durham....	1,718.41	\$100.00	75.44	.....	.....	\$27.00	1,920.85
4 Farmington..	2,250.50	.....	357.00	2,507.99	249.79	.....	5,365.28
5 Lee.....	770.00	.....	61.18	.....	72.79	.....	903.97
6 Madbury	705.90	.....	31.62	13.38	.....	30.00	780.90
7 Middleton...	234.50	.....	39.56	20.00	.....	26.00	320.06
8 Milton.....	1,090.00	100.00	130.64	90.00	101.65	.....	1,512.29
9 New Durham	500.10	100.00	82.62	180.00	.....	62.00	924.72
10 Rochester....	6,351.64	12,286.15	539.00	.....	365.00	733.60	20,275.39
11 Rollinsford..	4,773.18	1,750.00	122.91	.....	.....	.....	6,646.09
12 Somersworth	6,500.00	6,600.00	344.25	173.00	.....	.....	13,617.25
13 Strafford	1,625.03	.....	151.70	20.00	.....	.....	1,796.73
Total	\$51,522.25	\$20,936.15	\$2,835.05	\$3,140.37	\$1,448.23	\$878.60	\$80,760.65

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous ex- penses.	Teachers' salaries.	Total expended.*	Average cost of sala- ries and miscellan- eous expenses per scholar.
1	.....	.....	.....	\$77.05	\$1,255.07	\$1,397.12	\$4.95
2	.....	.....	\$2,500.00	3,915.00	18,744.00	25,159.00	10.98
3	\$8.75	.....	.....	24.75	1,208.95	1,282.45	7.91
4	.....	\$300.00	198.50	477.00	4,500.00	5,662.50	6.98
5	.....	.....	50.00	40.00	905.66	995.66	6.34
6	.....	.....	5.00	18.00	678.00	717.00	12.43
7	.....	.....	.....	7.50	297.50	315.00	4.12
8	.....	.....	.....	.....	1,516.00	1,561.00	5.34
9	.....	.....	100.00	28.89	760.50	934.39	5.46
10	5,000.00	1,858.65	562.01	1,484.93	9,831.60	19,011.19	8.94
11	800.00	618.00	125.00	720.00	3,072.00	5,365.00	13.64
12	.....	3,480.00	1,427.20	1,842.49	5,905.77	12,720.46	8.75
13	.....	.....	13.25	32.80	1,785.13	1,906.18	5.59
	\$5,805.75	\$6,256.65	\$4,980.96	\$8,668.41	\$50,460.18	\$77,026.95	\$7.79

* Salaries of school committees included.

SULLIVAN

SCHOOLS.								
	TOWNS.	Legally organized school-districts.	Different public schools.	Graded schools.	District and town high schools.	Schools averaging twelvescholars or less.	Schools averaging six or less.	Average length of schools in weeks.
1	Aeworth.....	11	14	1	.....	7	2	20.5
2	Charlestown.....	14	15	4	1	4	.....	26
3	Claremont.....	18	26	10	1	8	1	29.3
4	Cornish.....	16	31	.....	.....	11	6	9.2
5	Croydon.....	6	6	.....	.....	3	1	10
6	Goshen.....	5	5	.....	.....	1	.....	15.4
7	Grantham.....	6	6	.....	.....	4	1	17
8	Langdon.....	5	5	.....	.....	5	.....	22.2
9	Lempster.....	9	9	.....	.....	5	1	17.4
10	Newport.....	11	19	7	1	6	.....	25.3
11	Plainfield.....	14	16	.....	.....	5	2	19.81
12	Springfield.....	10	10	.....	.....	8	1	13
13	Sunapee.....	9	9	.....	.....	1	3	19.6
14	Unity.....	10	10	.....	.....	4	2	14.5
15	Washington.....	8	9	1	.....	3	3	17.5
	Total.....	152	190	23	3	75	23	18.45

COUNTY.

SCHOOL-HOUSES.

	Number of school-houses.	Unfit for use.	Built during the year.	Having maps or globes.	Estimated value of school buildings, furniture, and sites.	Estimated value of apparatus.
1	12	.....	1	12	\$6,100.00	\$300.00
2	16	.....	.....	8	7,200.00	125.00
3	22	3	.....	26	19,360.00	125.00
4	16	.....	.....	13	4,100.00	60.00
5	5	2	.....	.....	1,500.00	10.00
6	5	.....	.....	5	1,000.00	45.00
7	7	.....	.....	6	1,000.00	60.00
8	6	1	.....	5	2,000.00	65.00
9	9	.....	.....	9	2,700.00	75.00
10	17	.....	.....	19	11,000.00	275.00
11	16	4	.....	9	5,000.00	50.00
12	11	3	.....	10	1,700.00	80.00
13	9	3	.....	9	3,400.00	53.00
14	10	4	.....	10	3,000.00	60.00
15	9	.....	1	9	4,000.00	125.00
	170	20	2	150	\$73,060.00	\$1,508.00

SULLIVAN

SCHOLARS.

	TOWNS.	Selectmen's enumeration between five and fifteen.		Number of boys enrolled.	Number of girls enrolled.	Under six years.	Between six and sixteen.	Over sixteen years.	Average daily attendance.	Number pursuing higher branches.	Number reported between five and fifteen not attending any school.
		Boys	Girls.								
1	Acworth.....	64	79	96	104	8	153	39	146.16	21	11
2	Charlestown.....	215	186	166	176	24	289	29	254	46	20
3	Claremont.....			378	371	70	660	19	527	4	73
4	Cornish.....			147	93	16	195	29	.....	30	6
5	Croydon.....			65	62	3	105	19	82 82	18	5
6	Goshen.....			43	59	4	82	16	77.4	4	3
7	Grantham.....			53	66	16	94	9	81.8	3	3
8	Langdon.....	23	30	32	34	1	49	16	44.44	9	3
9	Lempster.....			60	58	5	105	8	89.25	8	.....
10	Newport.....			268	268	55	434	47	367	77	.....
11	Plainfield..			148	156	24	262	18	.....	20	4
12	Springfield.....	57	61	67	55	7	101	14	101	4	4
13	Sunapee.....			95	112	11	160	36	148.5	17	7
14	Unity.....			79	70	6	137	6	107	28	.....
15	Washington.....	42	54	60	80	8	122	10	91	25	.....
	Total.....	401	410	1,757	1,764	258	2,948	315	2,117.37	314	139

COUNTY.

TEACHERS.

	Number of different male teachers em- ployed.	Average wages of male teachers per month.	Number of different female teachers employed.	Average wages of female teachers per month.	Number teaching the first time.	Number teaching the same school more than one term.	Number of teach- ers from normal schools.
1	.....	.....	19	\$21.42	1	9	2
2	3	\$43.33	17	24.90	3	12	.....
3	5	35.40	31	24.72	4	22	4
4	2	31.00	23	21.87	4	6	2
5	2	31.00	7	16.98	3	3	.....
6	1	25.00	8	11.12	1	2	.....
7	2	32.50	7	24.00	1	2	1
8	1	28.00	8	23.54	1	.....	.....
9	.....	.....	15	13.50	1	1	1
10	5	36.39	24	23.37	4	10	1
11	4	28.00	21	16.00	5	6	.....
12	1	20.00	11	13.80	2	5	1
13	4	24.00	10	17.15	4	5	2
14	.....	.....	16	15.82	3	2	.....
15	.....	.....	12	17.00	1	6	.....
	30	\$30.42	229	\$19.01	38	91	14

SULLIVAN

REVENUE.

	TOWNS.	Amount raised by town tax for support of schools.	Amount raised by district tax for schools.	Literary fund.	Local funds and dog tax.	Railroad tax.	Contributed.	Entire amount of revenue.
1	Acworth.....	\$1,329.60	\$75.00	\$81.20	\$60.00	.....	\$206.20	\$1,752.00
2	Charlestown..	2,400.00	750.00	168.82	20.00	.....	10.00	3,348.82
3	Claremont....	5,923.50	588.12	401.88	18.75	\$11.19	.....	6,943.44
4	Cornish.....	1,190.00	75.00	115.00	28.25	.....	118.00	1,526.25
5	Croydon.....	593.29	700.00	59.16	27.88	.....	.....	1,380.33
6	Goshen.....	426.54	.....	48.76	.....	.....	.....	475.30
7	Grantham....	360.50	.....	57.12	69.24	36.14	.....	523.00
8	Langdon.....	700.00	.....	38.25	6.00	.....	.....	744.25
9	Lempster.....	478.50	.....	46.92	98.70	.....	96.50	720.62
10	Newport.....	2,883.86	1,225.00	269.79	.....	.....	.....	4,378.65
11	Plainfield....	1,211.00	.....	140.76	.....	.....	250.00	1,601.76
12	Springfield...	100.00	50.00	81.60	.....	.....	100.00	331.60
13	Sunapee.....	724.50	30.00	93.84	21.00	.....	.....	869.34
14	Unity.....	708.66	.....	82.62	.....	.....	15.00	806.28
15	Washington...	815.02	376.62	63.48	79.00	.....	165.72	1,499.84
	Total.....	\$19,844.97	\$3,869.74	\$1,749.20	\$428.82	\$47.33	\$961.42	\$26,901.48

COUNTY.

EXPENDITURES.

	Expended for new buildings.	Interest and debt.	Permanent repairs.	Miscellaneous expenses.	Teachers' salaries.	Total expended.*	Average cost of salaries and miscellaneous expenses per scholar.
1	\$75.00	.....	\$33.28	\$105.20	\$1,537.95	\$1,801.43	\$8.21
2	.....	.....	.....	141.32	2,993.50	3,214.82	9.14
3	.....	.....	588.12	558.83	5,016.91	6,313.86	7.44
4	.....	\$215.00	1.75	78.32	1,270.05	1,615.62	5.62
5	30.00	.....	.....	25.00	526.00	600.00	4.34
6	.....	.....	.....	18.92	450.48	488.40	4.60
7	.....	.....	.....	51.00	238.00	304.00	2.43
8	.....	.....	9.78	63.06	653.20	751.04	10.85
9	.....	.....	35.46	29.22	535.35	635.03	4.78
10	.....	.....	525.00	430.00	3,423.65	4,478.65	7.19
11	.....	.....	.....	.....	1,393.38	1,443.38	4.58
12	25.00	.....	25.00	50.00	500.00	620.00	6.08
13	.....	.....	30.00	9.58	425.00	503.58	2.09
14	.....	211.76	20.41	125.00	573.48	968.13	4.69
15	300.00	.....	100.00	250.00	575.00	1,265.00	6.10
	\$430.00	\$426.76	\$1,368.80	\$1,935.45	\$20,111.95	\$25,002.94	\$5.87

* Salaries of school committees included.

TABLE II.

This table contains,—

1. The largest sum of money appropriated to any one district.
2. The smallest sum appropriated to any one district.
3. The length, in weeks' of the longest school.
4. The length, in weeks, of the shortest school.
5. Number of scholars in the largest school.
6. Number of scholars in the smallest school.
7. Rate per cent. of school assessment upon the invoiced valuation, expressed decimally. Many have failed to report this item; others have evidently reported it incorrectly.

This table exhibits, in the most striking light, some of the inequalities of our school system.

TABLE III.

This table contains,—

1. Number of fractional districts.
2. Number of districts under special acts.
3. Number of different scholars, not registered, attending private schools.
4. Number of scholars not absent during the year.
5. Amount of dog-tax appropriated to schools.
6. Number of towns employing teachers from normal schools.
7. Amount paid for superintendence.

TABLE No. II.

BELKNAP COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district: weeks.	Shortest school in any district: weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Alton.....	\$469.01	\$39.14	30	7	27	4	.0036
2	Barnstead....	178.88	62.62	30	12	46	6	.0024
3	Belmont.....	294.18	32.98	23	8	36	6	.0021
4	Centre Harbor	220.45	8.13	16	5	29	8	.....
5	Gilford.....	2013 21	54.40	33	9	82	5	.0025
6	Gilmanton....	.....	.....	14	5	45	5	.....
7	Laconia.....	4448.31	177.58	36	24	68	12	.0027
8	Meredith....	877 52	4.15	29	9	61	6	.0033
9	New Hampton	238 41	32.87	34.6	9	29	8	.003
10	Sanbornton...	183.22	35.96	28	4.5	26	4	.0033
11	Tilton.....	616.15	63.02	31	16	37	11	.0018
	Average.....							.0027

TABLE No. III.

BELKNAP COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog-tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Alton	2	.....	.....	37	\$55.00	1	\$75.00
2	Barnstead	1	.....	15	24	71.00	.....	40.00
3	Belmont .....	.....	.....	.....	16	.....	.....	60.00
4	Centre Harbor	3	1	.....	20	.....	.....	18.00
5	Gilford .....	.....	1	8	190	195.00	1	148 00
6	Gilmanton ....	.....	.....	35	47	.....	.....	75.00
7	Laconia .....	.....	1	100	30	156.00	6	50.00
8	Meredith	4	1	4	48	.....	4	70.00
9	New Hampton	2	.....	15	66	50.00	1	90 00
10	Sanbornton ...	4	.....	31	26	.....	1	75.00
11	Tilton	2	2	8	15	.....	1	35.00
	Total	18	6	216	519	\$527.00	15	\$736.00

CARROLL COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district: weeks.	Shortest school in any district: weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Albany	\$75.00	\$15.00	17	4	23	3	.0011
2	Bartlett	147.00	62.00	24	17	70	8	.....
3	Brookfield	147.04	22.62	26.4	13.4	33	18	.....
4	Chatham.....	120.95	35.95	24.4	9	28	5	.0046
5	Conway.....	685.00	42.59	30	10	111	6	.0014
6	Eaton	127.04	12.35	21	5	32	4	.0042
7	Effingham	156.50	37.75	28	11	32	3	.0036
8	Freedom.....	178.88	41.28	20.6	10	44	9	.008
9	Hart's Location .....							.004
10	Jackson.....	257.37	32.63	32	10	38	8	.0053
11	Madison	136.94	32.65	23	6	31	3	.0031
12	Moultonborough	206.61	37.56	24.4	7	35	5	.0027
13	Ossipee	190.51	30.67	22	6	44	6	.0018
14	Sandwich.....	195.75	27.75	24	9	51	1	.003
15	Tamworth	124.56	32.35	17	6	35	4	.0027
16	Tuftonborough .	173.92	43.85	22	8.4	29	4	.0028
17	Wakefield.....	354.07	126.00	29	20	66	9	.0019
18	Wolfeborough..	1256.00	63.71	29	19	152	7	.003
	Average .....							.0033

CARROLL COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog-tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Albany .....	.....	.....	.....	.....	\$40.00	.....	\$20.00
2	Bartlett.....	.....	.....	.....	.....	42.80	.....	20.00
3	Brookfield	3	2	1	32	.....	.....	10.00
4	Chatham.....	.....	.....	.....	7	.....	.....	9.50
5	Conway.....	2	.....	9	135	90.00	3	75.00
6	Eaton	3	.....	10	.....	.....	2	25.75
7	Effingham	2	.....	.....	72	.....	.....	25.00
8	Freedom.....	1	.....	.....	.....	.....	.....	25.00
9	Hart's Location.	2	.....	.....	.....	.....	.....	.....
10	Jackson.....	.....	.....	.....	10	.....	.....	11.25
11	Madison	1	.....	.....	36	.....	.....	25.00
12	Moultonborough	2	.....	8	49	.....	5	69.50
13	Ossipee	1	.....	12	46	.....	4	96.00
14	Sandwich.....	1	.....	7	35	35.20	4	42.00
15	Tamworth .....	.....	.....	10	23	.....	.....	40.00
16	Tuftonborough.	.....	.....	2	54	103.00	3	42.00
17	Wakefield .....	.....	.....	5	9	.....	1	45.00
18	Wolfeborough ..	3	2	20	15	126.00	3	60.00
	Total.....	21	4	84	523	\$437.00	25	\$.

CHESHIRE COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district: weeks.	Shortest school in any district: weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Alstead	\$425.02	\$77.57	28	11	33	2	.0032
2	Chesterfield ..	262.02	87.21	32	16.2	42	4	.0024
3	Dublin	146.62	82.97	20	16.8	19	6	.0012
4	Fitzwilliam...	517.76	116.00	24	17.6	48	3	.004
5	Gilsum	269.79	85.52	29.2	15.8	40	8	.0028
6	Harrisville....	382.51	96.71	23.8	16	41	5	.0023
7	Hinsdale	1731.39	13.20	35.8	18	59	8	.0044
8	Jaffrey	630.90	68.38	33	10	39	5	.0028
9	Keene	11,662.05	112.74	38	24	124	4	.004
10	Marlborough .	995.70	86.25	28	15	71	9	.0018
11	Marlow	557.05	38.51	73.4	12	34	6	.0025
12	Nelson	189.21	79.72	22.6	15	33	9	.0045
13	Richmond	204.53	23.00	27	10	32	5	.0042
14	Rindge	272.00	125.00	23	.....	33	3	.0035
15	Roxbury	103.16	64.94	16	8	18	4	.0042
16	Stoddard	137.09	54.27	23.9	10.8	36	3	.0025
17	Sullivan	189.25	79.34	24	17.8	26	9	.0036
18	Surry	205.51	60.46	25	12.8	34	10	.0026
19	Swanzy	647.95	108.92	27	18	46	16	.0027
20	Troy	838.04	81.58	30	15	45	9	.0029
21	Walpole	1535.16	128.14	36	19	78	4	.0025
22	Westmoreland	214.55	11.286	29	17.6	28	2	.0087
23	Winchester...	794.79	83.33	36	15	66	7	.0029
	Average .....							.0033

CHESHIRE COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog-tax-appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Alstead.....	1	1	1	11	.....	.....	\$52.00
2	Chesterfield.....	.....	.....	3	26	\$78.00	2	40.00
3	Dublin.....	5	.....	.....	13	.....	.....	31.68
4	Fitzwilliam,.....	1	.....	8	100	58.00	3	87.83
5	Gilsum.....	.....	2	.....	15	.....	1	32.50
6	Harrisville.....	1	.....	.....	29	.....	1	30.00
7	Hinsdale.....	.....	.....	2	118	71.00	3	108.00
8	Jaffrey.....	.....	.....	.....	23	.....	1	52.50
9	Keene.....	.....	1	.....	242	390.00	3	175.00
10	Marlborough.....	.....	.....	7	48	51.00	4	55.00
11	Marlow.....	1	.....	.....	16	32.50	.....	31.25
12	Nelson.....	2	.....	.....	16	.....	1	25.00
13	Richmond.....	.....	.....	2	36	.....	1	50.00
14	Rindge.....	1	.....	16	31	.....	.....	51.00
15	Roxbury.....	.....	.....	5	3	.....	2	8.00
16	Stoddard.....	2	.....	3	77	.....	.....	35.00
17	Sullivan.....	.....	.....	.....	4	.....	1	25.00
18	Surry.....	.....	.....	.....	6	18.00	2	12.00
19	Swanzy.....	1	.....	6	48	.....	4	50.00
20	Troy.....	.....	.....	.....	8	.....	1	20 17
21	Walpole.....	.....	1	2	104	.....	3	105.00
22	Westmoreland.....	.....	1	2	57	.....	2	45.00
23	Winchester.....	.....	.....	.....	46	65.00	1	98.00
	Total.....	15	6	57	1077	\$763.50	36	\$1,219.98

COOS COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district: weeks.	Shortest school in any district: weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Berlin	\$459.75	\$30.34	29	17	98	3	.0036
2	Carroll.....	278.34	35.83	25	12	44	4	.003
3	Clarksville....	82.95	18.24	17	10	26	10	.003
4	Colebrook	634.48	70.44	33	16	34	6	.002
5	Columbia.....	122.40	42.00	22	10	18	6	.0025
6	Dalton.....	77.50	63.50	22	12	26	6	.0027
7	Dummer.....	123.86	41.62	20	13	30	5	.0057
8	Errol.....	42.00	17.50	20	8	14	6	.....
9	Gorham.....	1140.45	321.31	36	28	57	20	.0025
10	Jefferson	205.22	65.85	22	13.5	51	7	.0031
11	Lancaster.....	1114.96	59.20	35	18	105	10	.0017
12	Milan.....	339.47	50.63	26	8	44	6	.004
13	Northumber'd.	358.00	5.97	22	8	68	7	.002
14	Pittsburg.....	108.11	108.11	26	16	35	6	.0023
15	Randolph.....	125.00	125.00	23	23	15	9	.....
16	Shelburne	124.41	63.69	24	15	20	6	.....
17	Stark.....	138.03	74.29	19	15	41	7	.0023
18	Stewartstown.	228.28	38.87	30	8	36	6	.0017
19	Stratford.....	313.24	43.98	30	8	83	6	.0024
20	Whitefield....	1081.59	106.74	31	21	46	3	.003
21	Went'th Loc. ....	.....	.....	.....	.....	.....	.....	.001
	Average .....							.0027

COOS COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Berlin			7				\$39.50
2	Carroll			2		\$34.00		
3	Clarksville			1	7	37.00		6.00
4	Colebrook				52		2	60.00
5	Columbia			5	7		1	50.00
6	Dalton	1			12			34.75
7	Dummer			1	4			18.00
8	Errol							6.50
9	Gorham			30	56	62.00		25.00
10	Jefferson	1		1	13		2	35.00
11	Lancaster	1	1		72	35.00	4	90.00
12	Milan			10	7	62.00	4	38.00
13	Northumberland			3	26		3	20.00
14	Pittsburg							40.00
15	Randolph			15	1			5.00
16	Shelburne			1	17	20.00	1	8.00
17	Stark			10	9	17.00	1	33.00
18	Stewartstown	1			36			50.00
19	Stratford			2	15		5	40.00
20	Whitefield			20	7			60.00
21	Wentworth's Loc'n				1			3.00
	Total	4	1	108	342	\$267.00	23	\$661.75

GRATTON COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district: weeks.	Shortest school in any district: weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Alexandria.....	\$183.13	\$37.50	24.6	8	34	6	.001
2	Ashland.....	1,589.20	10.13	28	4	58	6	.002
3	Bath.....	410.00	87.00	30	8	31	3	.0033
4	Benton.....	101.89	7.25	18	7	24	4	.003
5	Bethlehem.....	739.57	62.54	31	1	56	4	.0027
6	Bridgewater.....	114.41	11.35	22	7	19	3	.0036
7	Bristol.....	95.47	24.52	30	6	68	2	.....
8	Campton.....	192.50	40.98	32	8	42	4	.....
9	Canaan.....	351.13	20.13	42	4	47	2	.0024
10	Dorchester.....	75.98	17.14	19	5	25	6	.003
11	Easton.....	100.59	77.07	17	17	20	7	.0018
12	Ellsworth.....	100.24	74.60	18	12	35	26	.0088
13	Enfield.....	757.58	76.48	32	13	35	6	.0026
14	Franconia.....	248.72	92.35	28	14	37	7	.0025
15	Grafton.....	151.25	34.25	25	7	33	7	.0024
16	Groton.....	112.97	10.18	29	9.6	43	7	.0037
17	Hanover.....	1,198.29	32.00	36	5	46	2	.0025
18	Haverhill.....	424.42	70.48	36	13	52	3	.0032
19	Hebron.....	131.67	27.83	18	8	25	3	.....
20	Holderness.....	75.85	37.49	20	8	22	5	.0028
21	Landaff.....	153.05	16.68	26	10	33	8	.0021
22	Lebanon.....	2,381.00	33.90	36	11	47	6	.0019
23	Lincoln.....	51.75	.....	12.4	9.2	9	5	.0027
24	Lisbon.....	600.00	49.53	31	13	71	9	.0025
25	Littleton.....	2,261.05	47.75	38	10	91	3	.0032
26	Livermore.....	136.00	.....	20	.....	27	22	.0025
27	Lyman.....	181.03	137.59	27	18	31	11	.0041
28	Lyme.....	250.53	89.21	36	15	47	6	.....
29	Monroe.....	212.70	62.21	33	11	36	6	.0026
30	Orange.....	73.05	30.20	16	7	17	5	.0040
31	Orford.....	554.07	69.84	32	8	36	3	.003
32	Piermont.....	124.19	41.07	32	12.6	27	3	.0019
33	Plymouth.....	963.48	50.93	35	9.5	89	3	.0018
34	Rumney.....	241.67	27.00	23	7	34	11	.0019
35	Thornton.....	143.78	37.34	20.5	6	23	6	.0085
36	Warren.....	419.80	30.17	29	11	36	5	.0034
37	Waterville.....	54.41	27.20	13	7	6	6	.....
38	Wentworth.....	210.74	74.00	29	14	38	2	.0045
39	Woodstock.....	148.85	21.84	20	7	45	6	.003
	Average.....							.0031

GRAFTON COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog-tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Alexandria		6	4	97			\$30.00
2	Ashland	2	1	3	13		1	28.45
3	Bath			15	43		2	
4	Benton	2			23			23.00
5	Bethlehem	1			12		1	46.00
6	Bridgewater	1		5	41		1	30.00
7	Bristol	1	1	32	36		1	40.00
8	Campton	1		12	50		6	50.00
9	Canaan	2		6	95	33.60	1	55.00
10	Dorchester	1			22		1	22.50
11	Easton	1			9		1	10.00
12	Ellsworth	0			2			6.00
13	Enfield	1		7	31		2	65.00
14	Franconia	4		4	10			20.00
15	Grafton	2		2	13		2	35.75
16	Groton	2	2		17		2	23.00
17	Hanover			15	34		3	63.00
18	Haverhill	2	3	22	20		2	101.15
19	Hebron	1			10	23.00	1	12.50
20	Holderness	3	1		28	42.52	3	35.00
21	Landaff	1			15		3	25.00
22	Lebanon	2	1	10	49	89.00	4	100.00
23	Lincoln				2	10.00	1	
24	Lisbon		2		69		1	60.00
25	Littleton	1	1		362		1	90.00
26	Livermore				1			
27	Lyman	2		3	22	84.00	2	36.00
28	Lyme	1		1	25		2	40.00
29	Monroe	1		5	8			20.25
30	Orange	1			20			20.00
31	Orford	1			4	103.00	2	63.00
32	Piermont	2		2	2	35.00	1	46.50
33	Plymouth	2		3	4	78.00	8	51.00
34	Rumney	1	1	3	47		1	25.60
35	Thornton			1	51		2	25.00
36	Warren			6	18		1	25.50
37	Waterville				6		1	2.00
38	Wentworth	2			9	26.00	1	
39	Woodstock			2	12	37.18	1	16.50
	Total	45	19	163	1332	\$561.30	62	\$1,342.70

HILLSBOROUGH COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district; weeks.	Shortest school in any district; weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Amherst.....			28	26	24	5	.0031
2	Antrim.....	\$573.45	\$14.86	32	8	50	5	.0052
3	Bedford.....	322.81	116.56	33	19	34	7	.0022
4	Bennington...	405.44	17.74	31	16	38	3	.0025
5	Brookline.....	450.90	48.65	28	9	26	4	.0036
6	Deering.....	85.71	14.58	22	6	21	6	.....
7	Francestown...	574.16	58.70	28	16	30	5	.0025
8	Goffstown.....	898.01	63.12	32	11	51	4	.0020
9	Greenfield.....	314.77	23.39	32	12	54	5	.0025
10	Greenville.....	1,019.06	124.16	34	21 5	75	8	.0020
11	Hancock.....	163.00	71.55	22	16 5	45	7	.....
12	Hillsborough..			22	9 6	45	4	.0038
13	Hollis.....	928.76	114.11	32	10	58	6	.0026
14	Hudson.....	154.57	105.50	24	18	31	5	.....
15	Litchfield....	178.75	60.56	30	10	19	3	.0025
16	Lyndeborough	266.79	55.36	25	11	43	2	.0027
17	Manchester.....			36	36	52	10	.0032
18	Mason.....	249.48	206.97	32.6	25	44	5	.0018
19	Merrimack....	316.62	62.20	36	19.6	37	8	.0024
20	Milford.....			36	33	68	12	.0030
21	Mont Vernon..	304.78	88.71	32.5	16	26	7	.0026
22	Nashua.....			36	36	80	13	.....
23	New Boston...	481.95	47.01	31	10	27	5	.0027
24	New Ipswich...	310.95	30.00	33	13	38	2	.0040
25	Pelham.....	264.71	76.42	32	12	35	5	.0025
26	Peterborough.	847.79	54.90	33	12	74	6	.0013
27	Sharon.....			27	14	18	6	.0030
28	Temple.....	146.33	121.92	20	20	24	5	.0031
29	Weare.....	324.46	71.74	36	14	33	5	.0031
30	Wilton.....	1,265.85	48.03	33	13	58	4	.0029
31	Windsor.....	74.79	21.83	13	8	3	3	.0050
	Average.....							.0029

HILLSBOROUGH COUNTY.

	TOWNS.	Fractional school districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Amherst.....	2	.....	7	58	.....	5	\$171.53
2	Antrim.....	1	.....	.....	23	\$41.00	.....	70.00
3	Bedford.....	1	.....	1	23	546 00	4	51.55
4	Bennington.....	1	.....	7	1	.....	.....	20.00
5	Brookline.....	.....	.....	4	7	.....	.....	40.00
6	Deering.....	.....	.....	10	42	.....	1	48.00
7	Francestown.....	2	.....	13	19	.....	.....	50.00
8	Goffstown.....	1	1	4	19	.....	2	75.00
9	Greenfield.....	1	.....	7	.....	.....	.....	30.00
10	Greenville.....	1	.....	8	8	27.00	4	42.00
11	Hancock.....	1	.....	.....	4	.....	.....	45.00
12	Hillsborough.....	1	1	.....	.....	.....	.....	104.50
13	Hollis.....	.....	1	.....	92	.....	.....	60.00
14	Hudson.....	.....	.....	7	8	92.50	3	50.00
15	Litchfield.....	1	.....	.....	.....	.....	.....	15.00
16	Lyndeborough.....	1	.....	3	.....	59.00	.....	50.00
17	Manchester.....	.....	.....	3,000	151	.....	6	1,855.00
18	Mason.....	1	.....	.....	15	73 00	1	40.00
19	Merrimack.....	3	.....	2	17	75.00	.....	60.00
20	Milford.....	.....	.....	16	4	141.00	4	250.00
21	Mont Vernon.....	1	.....	15	2	21.00	2	33.00
22	Nashua.....	.....	.....	25	115	.....	10	.....
23	New Boston.....	3	.....	6	2	.....	.....	100 00
24	New Ipswich.....	1	.....	11	17	.....	1	75.00
25	Pelham.....	.....	.....	5	7	71.00	.....	40.00
26	Peterborough.....	.....	.....	5	19	74.00	1	60.00
27	Sharon.....	1	.....	.....	3	.....	.....	10 00
28	Temple.....	.....	.....	.....	18	19.00	.....	30.00
29	Weare.....	1	1	5	18	.....	1	106.00
30	Wilton.....	.....	.....	41	30	.....	2	61.65
31	Windsor.....	.....	.....	.....	2	.....	.....	7.00
	Total.....	25	4	3,202	724	\$1,239.50	48	\$4,650.23

MERRIMACK COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district: weeks.	Shortest school in any district: weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Allenstown ...	\$1,042.45	\$71.86	36	16	35	3	.005
2	Andover.....	294.00	75.00	30	14	41	2	.0032
3	Boscawen....	1,152.00	96.00	35	19	120	7	.....
4	Bow	114.16	45.29	24	7	28	5	.0023
5	Bradford.....	475.87	41.81	16.6	5	41	1	.005
6	Canterbury ...	259.76	49.48	30	9	51	6	.0019
7	Chichester....	185.26	104.88	26	18	49	14	.0000
8	Concord.....	18,669.75	71.50	36	18	197	5	.0022
9	Danbury.....	164.83	11.58	24	12	42	4	.0026
10	Dunbarton....	150.89	57.62	31	11	25	3	.0028
11	Epsom	240.88	69.32	27	13	34	8	.0028
12	Franklin.....	.....	.....	36	20	99	11	.0090
13	Henniker	342.21	113.47	29	17	43	12	.0032
14	Hill.....	241.96	35.00	30	9	41	6	.0021
15	Hooksett.....	644.67	52.42	33	10	80	7	.0012
16	Hopkinton....	376.00	18.00	30	8.8	47	4	.0023
17	Loudon.....	330.00	49.50	31	17	51	6	.0027
18	Newbury.....	174.88	29.56	29	14	25	6	.0047
19	New London..	293.97	81.99	30	13	40	7	.0022
20	Northfield ...	336.96	34.68	26	13	29	7	.0018
21	Pembroke	1,478.30	83.21	37	20	73	5	.....
22	Pittsfield.....	1,100.00	67.00	30	11	63	12	.0025
23	Salisbury.....	180.75	28.00	29	8	35	1	.0021
24	Sutton.....	184.20	25.64	27	7.3	37	4	.0020
25	Warner.....	284.24	41.77	29	7	22	1	.0024
26	Webster.....	148.70	30.50	24.8	11.28	26	2	.0024
27	Wilmot.....	216.56	44.13	28.4	12.5	46	7	.0028
	Average.....							.0029

MERRIMACK COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Allenstown.....	.....	.....	2	3	.....	1	\$25.00
2	Andover.....	.....	.....	20	35	\$57.60	2	75.00
3	Boscawen.....	.....	.....	.....	6	.....	.....	57.13
4	Bow.....	1	.....	.....	60	.....	1	45.00
5	Bradford.....	2	1	8	20	45.00	.....	50.00
6	Canterbury.....	2	1	3	51	.....	1	50.00
7	Chichester.....	1	1	10	63	.....	2	35.00
8	Concord.....	4	4	90	35	.....	12	1,640.00
9	Danbury.....	1	.....	8	9	.....	.....	30.00
10	Dunbarton.....	.....	.....	.....	19	45.00	1	50.00
11	Epsom.....	2	.....	1	11	.....	.....	32.00
12	Franklin.....	.....	.....	6	21	.....	6	.....
13	Henniker.....	.....	.....	7	84	.....	7	50.00
14	Hill.....	1	.....	.....	17	7.50	2	35.00
15	Hooksett.....	.....	.....	4	18	.....	1	50.00
16	Hopkinton.....	2	.....	8	17	.....	2	99.25
17	London.....	3	3	4	81	.....	.....	55.00
18	Newbury.....	2	.....	.....	49	.....	.....	.....
19	New London.....	.....	.....	18	45	11.38	2	.....
20	Northfield.....	1	1	15	35	.....	.....	35.00
21	Pembroke.....	1	.....	.....	12	.....	3	95.00
22	Pittsfield.....	2	.....	20	.....	40.00	2	50.00
23	Salisbury.....	.....	.....	.....	19	.....	1	51.44
24	Sutton.....	2	.....	.....	30	.....	.....	55.00
25	Warner.....	4	.....	.....	24	.....	1	75.00
26	Webster.....	1	.....	10	17	.....	2	48.00
27	Wilmot.....	2	.....	2	42	.....	.....	25.00
	Total.....	34	11	236	833	\$206.48	49	\$2,812.82

ROCKINGHAM COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district; weeks.	Shortest school in any district; weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Atkinson.....	\$150.00	\$150.00	24	22	15	5	.062
2	Auburn.....	211 10	78 00	23	16	34	10	.0028
3	Brentwood....	340.00	60.00	30	18	58	12	.0021
4	Candia.....	206.95	67.70	25	14	31	5	.003
5	Chester.....	235.78	38.29	28.6	12	59	2	.002
6	Danville.....	216 14	75 05	23 6	13	42	10	.002
7	Deerfield.....	228.00	40 60	29	10	44	4	.0025
8	Derry.....	360 27	73 06	32	14	66	12	.0022
9	East Kingston.	236.41	191.75	32	27	48	6	.0016
10	Epping.....	612 92	82 48	29	16	74	5	.002
11	Exeter.....	5,967 04	140.07	36	21	62	7	.0023
12	Fremont.....	194.08	110.25	22	18	40	18	.003
13	Greenland.....	.....	.....	30	28	31	22	.0021
14	Hampstead....	324 36	119 27	35	16	48	7	.0038
15	Hampton.....	464 00	160.00	34	29	33	5	.0021
16	Hampton Falls	.....	.....	32	28	56	15	.0039
17	Kensington....	356.00	354 00	33	26	37	25	.0025
18	Kingston.....	240 00	160.00	29	19.2	46	23	.0019
19	Londonberry..	225 99	91 08	27	15	38	12	.0024
20	Newcastle.....	.....	.....	33	33	37	24	.0011
21	Newington....	423 05	.....	35	35	65	47	.0021
22	Newmarket....	3,355 80	68.86	36	16	68	5	.0021
23	Newton.....	256 47	119 72	33	22	49	9	.0019
24	No. Hampton.	647 96	337 62	32	31	41	27	.0018
25	Northwood....	327 32	45 11	30	10	66	8	.....
26	Nottingham....	213.12	88.24	22.6	18	29	5	.003
27	Plaistow.....	337.21	163 77	30	20	50	17	.0025
28	Portsmouth....	.....	.....	40	40	.....	.....	.....
29	Raymond.....	369 03	57 35	22	9	41	9	.0030
30	Rye.....	325.00	325.00	33	29	55	29	.....
31	Salem.....	473 94	109 31	32.5	18	52	9	.0019
32	Sandown.....	128 06	67 93	19	14	34	15	.002
33	Seabrook.....	543.00	132.00	16	6	68	9	.006
34	So. Hampton..	205 26	119 59	29	24 2	34	13	.0018
35	So. Newmark't	1,321 17	220 00	34	28	75	24	.004
36	Stratham.....	375.53	252.32	32	23	30	17	.0023
37	Windham.....	224 23	77.63	36	17	29	5	.0027
	Average.....							.0025

ROCKINGHAM COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Atkinson.....	1		5	23			\$20.00
2	Auburn.....			2	16	\$26.00	3	40.00
3	Brentwood.....			2	13	30.00		18.00
4	Candia.....	3		3	55	81.00	2	43.00
5	Chester.....	1		15	21		2	40.00
6	Danville.....			3	14			15.00
7	Deerfield.....	2		20	12		1	60.00
8	Derry.....	1		58	12	84.82	2	45.00
9	East Kingston.....	1			5	21.00	1	15.00
10	Epping.....	1		5	29		4	40.00
11	Exeter.....			415	13		1	80.00
12	Fremont.....			9	6			12.50
13	Greenland.....			2	1			25.00
14	Hampstead.....	1			40		2	35.00
15	Hampton.....			40	8	32.59		25.00
16	Hampton Falls.....				11	32.00		25.00
17	Kensington.....			8	15			15.00
18	Kingston.....	1		10	20	121.00	1	25.00
19	Londonderry.....	1		13	3			50.00
20	Newcastle.....				4			40.00
21	Newington.....			4	1		1	13.00
22	Newmarket.....	2		5	28		3	70.00
23	Newton.....		1		36	190.00	1	25.00
24	North Hampton.....			6	3		1	15.00
25	Northwood.....	2		9	59			60.00
26	Nottingham.....	1						60.00
27	Plaistow.....			10	6	48.00		20.00
28	Portsmouth.....			150			2	450.00
29	Raymoud.....	1		2	28		2	35.00
30	Rye.....			2	65		2	25.00
31	Salem.....			1	14	100.00	3	75.00
32	Sandown.....				5			20.45
33	Seabrook.....			19	60	26.00	2	23.00
34	South Hampton.....			4	5			15.00
35	South Newmarket.....			4	8			25.00
36	Stratham.....			7	2		1	22.00
37	Windham.....				11	49.00	1	40.00
	Total.....	19	1	834	651	\$841.41	38	\$1,661.95

STRAFFORD COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district: weeks.	Shortest school in any district: weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Barrington ...	\$190.74	\$32.47	29.6	8	30	4	.....
2	Dover.....			38	35	126	9	.003
3	Durham.....	354.49	93.03	32	6	34	4	.0025
4	Farmington...	3,575.35	23.58	36	6	65	2	.0046
5	Lee.....	181.26	61.08	28	10	27	14	.0022
6	Madbury.	259.27	102.80	29	5	26	11	.0027
7	Middleton	114.50	54.86	19	8	34	5	.0026
8	Milton.	435.45	35.45	24	9	60	9	.002
9	New Durham..	126.40	26.30	16	7	34	6	.0018
10	Rochester.....	8,479.81	97.37	36	19	128	5	.0025
11	Rollinsford...	1,160.00	304.00	38	32	141	17	.....
12	Somersworth..	13,091.24	166.48	36	24	93	12	.0024
13	Strafford.....	258.59	31.05	32.6	10	43	2	.003
	Average .....							.0027

STRAFFORD COUNTY.

	TOWNS.	Fractional school-districts.	Districts under special acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Barrington.					\$136 00	1	\$65.00
2	Dover.....			45	33		8	
3	Durham.....	2		7	16		4	40 00
4	Farmington....		1		65			187.00
5	Lee.....	1		6	14		4	
6	Madbury.....	1			25	13 38	2	16.00
7	Middleton....				8		2	10.00
8	Milton.....	1			40	60.00		45.00
9	New Durham.			3	30		1	45.00
10	Rochester.....	1		8	65		3	274.00
11	Rollinsford....						1	30.00
12	Somersworth.		1		30	164.00	5	65.00
13	Strafford.			8	57	20.00	1	75.00
	Total.....	6	2	77	383	\$393.38	32	\$852.00

SULLIVAN COUNTY.

	TOWNS.	Largest sum of money in any district.	Smallest sum of money in any district.	Longest school in any district: weeks.	Shortest school in any district: weeks.	Largest number of scholars in any district.	Smallest number of scholars in any district.	Rate of school assessment.
1	Acworth.....	\$392.00	\$70.20	29	14.2	31	2	.0046
2	Charlestown..	1,060.72	48.85	33	10	50	9	.0028
3	Claremont...	1,265.91	100.58	36	20	63	5	.0025
4	Cornish.....	201.35	18.35	26	4	37	4	.002
5	Croydon.....	208.56	41.00	27.6	11	35	6	.0021
6	Goshen.....	112.89	75.83	19	14	29	17	.0043
7	Grantham	206.75	40.00	27	8	39	7	.0027
8	Langdon.....	146.65	140.57	24	21	14	7	.0026
9	Lempster	98.90	32.75	20	8	22	6	.002
10	Newport.....	2,757.10	77.09	36	18	62	7	.0021
11	Plainfield....	308.93	55.30	34	8	37	3	.0021
12	Springfield...	88.95	26.03	18	10.2	28	5	.0025
13	Sunapee.....	193.71	71.20	30	10	44	5	.0025
14	Unity.....	131.36	22.73	24	6	38	4	.0021
15	Washington...	235.46	41.71	26	13	35	5	.0016
	Average....							.0026

SULLIVAN COUNTY.

	TOWNS.	Fractional school-districts.	Districts underspecial acts.	Number of different scholars attending private schools.	Number of scholars not absent during the year.	Amount of dog tax appropriated to public schools.	Towns employing teachers from normal schools.	Amount paid for superintendence.
1	Acworth.....	1	.....	.....	64	.....	2	\$50.00
2	Charlestown	2	1	2	36	.....	.....	80.00
3	Claremont.....	1	1	91	56	.....	4	150.00
4	Cornish.....	2	.....	14	28	.....	2	50.50
5	Croydon.....	3	.....	.....	34	.....	.....	19.00
6	Goshen.....	.....	.....	2	26	.....	.....	19.00
7	Grantbam	1	1	.....	.....	\$13.00	1	15.00
8	Langdon.....	.....	.....	2	7	6.00	.....	25.00
9	Lempster.....	.....	.....	2	12	41.00	1	35.00
10	Newport	3	1	5	35	.....	1	100.00
11	Plainfield	2	.....	3	36	.....	.....	50.00
12	Springfield.....	3	.....	.....	40	.....	1	20.00
13	Sunapee.....	.....	1	.....	49	21.00	2	39.00
14	Unity.....	2	.....	4	18	.....	.....	37.48
15	Washington.....	1	.....	20	50	49.00	.....	40.00
	Total.....	21	5	145	491	\$130.00	14	\$729.98

TABLE IV.

The information contained in the following table has been derived from answers to a circular sent to the various towns in the state. Its purpose is to give, in one view, some idea of the resources of the state for a higher education than that given in the common schools.

The public and private schools are given in separate tables.

It is to be regretted that some schools have failed to report for the past year.

TABLE

SCHOOLS OF A HIGHER GRADE

	NAME.	PLACE.	Date of organization	Male teachers.	Female teachers.	Male students.
1	Bristol High School	Bristol.....	.....	1	3	20
2	Candia Village High School.....	Candia Village.....	1879	1	.....	14
3	Charlestown High School.....	Charlestown.....	1873	1	.....	18
4	Concord High School.....	Concord	1859	1	3	79
5	Conant High School.....	Jaffrey.....	1819	1	1	30
6	Dover High School.....	Dover.....	1831	.....	.....	.....
7	Dublin High School	Dublin.....	1856	1	.....	21
8	Exeter Boys' High School.....	Exeter.....	1848	1	.....	42
9	Fisherville High School.....	Fisherville.....	.....	1	3	16
10	Franklin High School.....	Franklin Falls.....	1874	1	1	18
11	Franklin High School.....	Salmon Falls.....	.....	1	1	23
12	Farmington High School.....	Farmington	1869	1	1	20
13	Great Falls High School.....	Somersworth.....	1849	1	1	15
14	Hancock High School	Hancock.....	1873	1	1	13
15	Hanover High School	Hanover.....	1877	.....	1	14
16	Hampstead High School.....	Hampstead.....	1873	1	.....	17
17	Haverhill Academy.....	Haverhill.....	1794	1	1	21
18	Hinsdale High School.....	Hinsdale.....	1878	1	1	26
19	Hollis High School.....	Hollis.....	1876	1	1	6
20	Keene High School.....	Keene.....	1867	2	2	40
21	Laconia High School.....	Laconia.....	1855	.....	1	8
22	Lebanon High School.....	Lebanon.....	1877	1	1	21
23	Littleton Graded School.....	Littleton.....	1868	1	7	141
24	Lisbon High School.....	Lisbon.....	1877	1	3	70
25	Manchester High School.....	Manchester.....	1867	2	3	62
26	Milford High School.....	Milford.....	1853	1	1	18
27	Meredith High School.....	Meredith	1877	1	3	98
28	Nashua High School.....	Nashua.....	1853	1	4	95
29	Newmarket High School.....	Newmarket.....	1874	1	3	83
30	Newport High School.....	Newport.....	1874	1	1	28
31	Northfield High School.....	Northfield Depot.....	1872	.....	1	15
32	Peterborough High School.....	Peterborough.....	1871	1	.....	18
33	Portsmouth High School.....	Portsmouth.....	1830	1	3	66
34	Rindge High School.....	Rindge.....	.....	1	.....	14
35	Robinson Female Seminary.....	Exeter.....	1867	2	7	.....
36	Rochester High School.....	Rochester.....	1861	1	2	39
37	Simonds Free High School.....	Warner.....	1871	1	1	33
38	State Normal School.....	Plymouth.....	1870	1	1	.....
39	Stevens High School.....	Claremont.....	1868	1	3	42
40	Troy High School.....	Troy.....	1865	.....	.....	.....
41	Walpole High School.....	Walpole.....	1850	1	1	26
42	Winchester High School.....	Winchester.....	1872	1	1	19
				40	68	1,349

NO. IV.

(PUBLIC SCHOOLS).

	Female students.	Students residing in New Hampshire.	Pursuing higher branches.	Ancient languages.	Modern languages.	Volumes in libraries	School year begins.	Weeks in school year.	Value of buildings, apparatus, and grounds
1	30	50	30	.....	6	.....	April	32	\$15,000
2	9	23	11	6	1	.....	November...	24	400
3	22	40	29	12	.....	.....	April	33	2,000
4	118	196	196	100	130	700	September...	36	32,000
5	32	62	30	20	.....	.....	September...	25	.....
6	.....	.....	.....	.....	.....	.....	.....	.....	.....
7	11	32	12	4	.....	.....	August.....	10	.....
8	.....	42	42	15	.....	.....	September...	36	2,500
9	29	45	9	.....	.....	.....	April	35	15,000
10	41	57	59	34	5	255	September...	36	43,400
11	13	28	20	7	2	30	March	36	5,000
12	25	45	45	10	.....	300	September...	37	15,000
13	41	52	56	36	13	150	March.....	36	30,000
14	16	29	13	3	.....	.....	September...	22	.....
15	10	23	24	18	.....	20	September...	36	12,000
16	5	22	10	1	.....	.....	June.....	36	10,000
17	28	42	49	39	5	250	August.....	36	4,000
18	27	53	41	12	.....	19	September...	36	.....
19	13	19	19	18	11	135	September...	32	4,000
20	80	120	120	38	40	500	September...	38	75,000
21	20	28	28	.....	.....	.....	September...	36	2,500
22	30	49	49	20	6	50	September...	33	20,000
23	184	319	42	20	.....	2072	September...	38	40,000
24	76	146	44	12	.....	20	September...	31	3,000
25	103	165	165	112	31	400	September...	38	47,000
26	37	55	55	25	10	40	September...	36	8,000
27	96	194	41	.....	.....	11	May	30	7,050
28	86	181	180	120	46	300	September...	36	150,000
29	72	155	30	10	.....	1	April	36	20,000
30	34	62	52	18	.....	50	September...	36	7,000
31	15	30	6	.....	.....	.....	January.....	12	.....
32	18	36	24	5	.....	.....	August.....	36	2,000
33	88	150	154	124	43	960	August.....	40	20,500
34	23	36	30	.....	.....	.....	September...	11	.....
35	140	131	53	33	54	400	September...	36	110,000
36	37	76	76	51	.....	50	September...	36	25,000
37	31	64	27	15	9	200	August.....	39	12,000
38	22	19	.....	.....	.....	450	August.....	40	20,000
39	46	88	88	25	10	300	September...	39	20,000
40	.....	.....	.....	.....	.....	.....	.....	.....	.....
41	21	45	12	5	.....	9	April	34	5,000
42	20	39	29	15	.....	40	August.....	36	12,000
	1,749	3,048	2,000	983	414	5,847			\$796,350

* SCHOOLS OF A HIGHER GRADE

	NAME.	PLACE.	Date of charter.	Date of organization.	Male teachers.	Female teachers.	Male students
1	Appleton Academy.....	New Ipswich.....	1789	1789	3	2	42
2	Atkinson Academy.....	Atkinson.....	1791	1787	1	1	25
3	Austin Academy.....	Strafford Centre....	1832	1832	1	1	16
4	Barnard Academy.....	South Hampton....	1834	1834	1	1	11
5	Beede's Normal Institute.....	Centre Sandwich.....	.....	1839	1	1	17
6	Boarding and Day School.....	Portsmouth.....	1874	1874	.....	5	.....
7	Brackett Academy.....	Greenland.....	1823	1824	3	2	20
8	Chester Academy.....	Chester.....	1853	1853	.....	1	18
9	Chesterfield Academy.....	Chesterfield.....	1790	1790	1	.....	12
10	Classical Institute.....	Milton Three Ponds	1866	1866	.....	2	17
11	Coe's Northwood Academy.....	Northwood Centre....	1866	1866	2	.....	32
12	Colby Academy.....	New London.....	1878	1853	3	3	65
13	Colebrook Academy.....	Colebrook.....	1832	1850	1	1	40
14	Commercial College.....	Portsmouth.....	.....	1873	3	1	40
15	Contoocook Academy.....	Contoocook.....	1856	1856	1	1	16
16	Deering Academy.....	Deering Centre.....	.....	.....	.....	.....	.....
17	Dearborn Academy.....	Seabrook.....	.....	.....	.....	.....	.....
18	Dunbarton High School.....	Dunbarton.....	.....	1870	1	.....	20
19	Franklin Academy.....	Dover.....	1818	1818	1	2	25
20	Franeestown Academy.....	Franeestown.....	1790	1800	2	2	42
21	Gaskell's Business College.....	Manchester.....	.....	1865	2	.....	126
22	Gilmanton Academy.....	Gilmanton.....	1794	1798	1	1	25
23	Hampton Academy.....	Hampton.....	.....	.....	.....	.....	.....
24	Hillsborough Bridge Union School	Hillsboro' Bridge....	.....	1863	1	1	14
25	Kimball Union Academy.....	Meriden.....	1813	1815	2	2	48
26	Kingston Academy.....	Kingston Plains.....	1850	1819	1	1	23
27	Lancaster Academy.....	Lancaster.....	1828	.....	1	1	30
28	McGaw Institute.....	Reed's Ferry.....	1849	1850	1	2	39
29	Mt. St. Mary's Institute.....	Manchester.....	.....	.....	.....	.....	.....
30	McCollom Institute.....	Mont Vernon.....	1850	1871	1	1	32
31	Marlow Academy.....	Marlow.....	.....	1850	1	.....	6
32	N. E. Masonic Charitable Institute	C. Effingham.....	1861	1861	1	1	37
33	N. H. Conf. Sem. and Fem. Coll'ge	Tilton.....	1852	1845	8	4	119
34	New Hampton Literary Institution	New Hampton.....	1853	1852	6	4	150
35	Newton High School.....	Newton.....	.....	1881	1	.....	20
36	Northwood Seminary.....	Northwood Ridge....	1867	1867	1	1	21
37	Phillips Exeter Academy.....	Exeter.....	1781	1783	7	.....	251
38	Pembroke Academy.....	Pembroke.....	1818	1819	1	1	48
39	Pinkerton Academy.....	Derry.....	1814	1815	1	3	33
40	Pittsfield Academy.....	Pittsfield.....	1831	1830	1	1	35
41	Penacook Normal Academy.....	Fisherville.....	1866	1866	4	2	50
42	Proctor Academy.....	Andover Centre.....	1879	1881	2	1	22
43	Raymond High School.....	Raymond Centre.....	.....	1867	1	1	39
44	St. Paul's School.....	Concord.....	1855	1855	20	.....	260
45	School for Boys.....	Holderness.....	1878	1879	5	.....	52
46	Tilden Ladies' Seminary.....	West Lebanon.....	1854	1854	1	9	2
47	Tubb's Union Academy.....	Washington.....	1849	1850	2	1	35
48	Wolfeborough Academy.....	Wolfeborough.....	.....	1879	1	.....	9

* Schools that have made no returns are reported as in the previous year.

(PRIVATE SCHOOLS).

	Female students.	Students residing in New Hampshire.	Pursuing higher branches.	Ancient languages.	Modern languages.	Volumes in libraries.	School year begins.	Weeks in school year.	Value of buildings apparatus, and grounds.
1	24	56	10	20	12	500	September...	37	\$15,000
2	15	35	28	8	5	1,200	September...	36	6,000
3	17	33	14	4	1	200	August...	20	4,000
4	11	22	11	1	1	...	September...	18	1,200
5	18	35	30	1	1	200	September...	30	8,000
6	27	17	12	5	27	1,000	September...	36	18,000
7	26	40	36	20	27	125	September...	39	5,000
8	18	36	28	8	...	...	September...	40	500
9	11	23	11	2	...	...	Autumn...	12	500
10	31	37	18	...	...	...	September...	44	2,800
11	17	49	32	10	...	500	September...	36	8,000
12	70	113	160	53	31	1,500	September...	37	100,000
13	44	80	43	7	3	...	September...	21	3,000
14	12	41	42	17	10	...	September...	40	...
15	31	47	29	7	...	...	August...	27	2,500
16	...	...	...	...	...	...	...	...	...
17	...	...	...	...	...	...	...	...	...
18	25	20	20	5	10	...	...	22	...
19	20	45	40	10	6	875	September...	40	10,000
20	40	82	70	20	25	450	August...	35	2,000
21	46	157	...	...	...	...	...	52	1,000
22	23	48	15	14	4	600	September...	36	5,000
23	...	...	...	...	...	...	...	...	...
24	12	26	25	4	...	1	March.....	33	10,000
25	47	71	95	50	11	2,000	August.....	39	30,000
26	18	40	35	13	30	11	September...	30	2,000
27	30	57	50	10	...	...	September...	39	3,000
28	31	66	51	17	5	491	August.....	33	7,000
29	...	...	...	...	...	...	...	...	...
30	18	48	33	6	...	1,000	September...	36	7,000
31	15	21	20	3	...	...	March.....	23	1,500
32	21	58	31	19	58	...	February....	33	3,000
33	103	294	198	75	40	600	August.....	39	25,000
34	50	185	160	25	8	4,000	August.....	40	30,000
35	16	36	25	8	...	...	September...	36	...
36	19	39	29	7	2	500	September...	36	5,000
37	...	48	25	190	75	4,500	September...	37	100,000
38	43	91	51	30	12	325	August.....	37	5,000
39	46	77	43	24	6	353	August.....	40	5,000
40	25	59	40	12	...	...	September...	38	3,500
41	30	45	40	8	10	...	September...	40	...
42	18	40	38	7	9	200	August.....	36	10,000
43	14	53	24	2	...	...	December....	22	1,000
44	...	7	20	260	220	4,000	September...	37	225,000
45	...	29	40	34	17	400	September...	36	27,000
46	50	16	56	12	21	1,400	September...	38	60,000
47	45	80	50	7	...	...	September...	33	1,500
48	10	19	19	12	...	30	September...	36	...

TABLE
STATISTICAL SUMMARY

		Belknap.	Carroll.	Cheshire.
TOWNS.				
1	Towns having organized schools.....	11	18	23
DISTRICTS.				
2	Districts	128	181	206
3	Fractional districts.....	18	21	15
4	Districts under special acts	6	4	6
SCHOOLS.				
5	Different public schools.....	151	211	276
6	Graded schools.....	19	5	55
7	Town and district schools.....	2	2	8
8	Schools averaging twelve scholars or less....	55	64	86
9	Schools averaging six scholars or less.....	19	29	26
10	Average length of schools in weeks of five days.....	17.69	14.90	20.48
SCHOLARS.				
11	Boys attending school two weeks or more....	1,561	1,902	2,917
12	Girls attending school two weeks or more....	1,530	1,775	2,815
13	Number of scholars under six years.....	212	268	408
14	Number of scholars between six and sixteen years.....	2,624	2,727	4,892
15	Number of scholars over sixteen years.....	255	314	432
16	Average attendance of all the scholars.....	2,341.44	2,731.43	4,255.38
17	Average attendance to each school.....	15.50	13.89	15.42
18	Ratio of average attendance to the whole number.....	.757	.743	.742
19	Number reported attending private schools, not registered in the public schools.....	216	84	57
20	Number reported between five and fifteen years not attending any school.....	141	121	254
21	Whole number reported under items 11, 12, 19, 20.	3,448	3,882	6,043
22	Selectmen's enumeration between { Boys....	824	536	1,962
	five and fifteen years..... { Girls....	772	520	1,842
23	Not absent during the year.....	519	523	1,077
24	Number pursuing higher branches.....	421	347	775
TEACHERS.				
25	Male teachers.....	23	69	33
26	Female teachers.....	155	180	319
27	Average wages of male teachers per month, including board	\$28.37	\$26.50	\$49.07
28	Average wages of female teachers per month, including board.....	\$22.13	\$19.49	\$24.74
29	Teaching the first time.....	30	37	41
30	Teaching the same school two or more successive terms.....	85	69	163
31	Teachers from normal schools.....	15	25	36
32	Towns employing teachers from normal schools.....	7	8	18

No. V.

BY COUNTIES.

	Coös.	Grafton.	Hills- borough.	Merrimack.	Rocking- ham.	Strafford.	Sullivan.
1	21	39	31	27	37	13	15
2	157	354	220	269	206	120	152
3	4	45	25	34	19	6	21
4	1	19	4	11	1	2	5
5	198	444	409	349	275	195	190
6	11	33	142	71	64	68	23
7	3	6	7	4	6	5	3
8	61	126	113	101	60	41	75
9	19	70	40	47	15	18	23
10	19.07	17.73	22.25	20.71	25.17	22.65	18.45
11	2,180	3,919	6,587	4,189	4,348	3,394	1,757
12	2,008	4,085	6,184	4,156	4,252	3,331	1,764
13	329	460	1,013	593	712	652	258
14	3,473	6,530	10,755	6,977	7,465	5,554	2,948
15	386	761	1,003	423	423	519	315
16	2,938.40	4,988.87	8,625.38	5,961.52	4,930.86	4,832.5	2,117.37
17	14.84	13.70	21.09	17.08	20.29	24.78	14.80
18	.701	.623	.675	.714	.573	.719	.601
19	108	163	3,202	236	834	77	145
20	256	378	464	525	416	299	139
21	4,552	8,545	16,437	9,106	9,850	7,101	3,805
22	691	1,445	1,061	935	1,798	2,047	401
23	647	1,415	993	863	1,826	1,951	410
24	342	1,332	724	833	651	383	491
25	411	722	1,080	911	816	612	314
26	29	64	56	56	42	41	30
27	240	489	486	431	326	222	229
28	\$37.77	\$36.69	\$40.07	\$41.26	\$44.04	\$49.94	\$30.42
29	\$20.97	\$19.92	\$26.18	\$23.52	\$28.14	\$27.32	\$19.01
30	45	107	77	76	61	32	38
31	71	177	301	223	216	143	91
32	23	62	48	49	38	32	14
33	9	32	16	18	21	11	8

STATISTICAL SUMMARY

		Belknap.	Carroll.	Cheshire.
SCHOOL-HOUSES.				
33	Number of school-houses.....	137	181	222
34	Reported unfit for use.....	5	20	30
35	Built during the year.....	.....	1	5
36	Having maps or globes.....	91	85	225
37	Estimated value of buildings, sites, and furniture.....	\$90,550.00	\$56,350.00	\$235,761.95
38	Estimated value of apparatus.....	1,326.00	882.00	4,126.00
REVENUE.				
39	Town taxes.....	18,345.52	16,648.38	45,495.38
40	District taxes.....	2,729.67	2,292.70	9,431.49
41	Literary fund from the state.....	1,487.00	1,917.44	3,071.84
42	Local funds.....	346.41	1,559.11	1,027.43
43	Railroad tax.....	301.49	5.05	99.21
44	Dog tax.....	527.00	437.00	763.50
45	Contributed in board, fuel, and money.....	251.34	388.00	250.93
46	Entire amount of revenue.....	23,988.43	23,247.68	60,139.78
EXPENDITURES.				
47	New buildings.....	.....	451.00	1,827.98
48	Paid for interest, or to cancel debt.....	1,077.00	650.26	3,116.63
49	Permanent repairs.....	2,166.60	1,380.92	4,807.97
50	Miscellaneous expenses, ordinary repairs, fuel, care, etc.....	2,221.22	1,316.21	4,182.50
51	Teachers' salaries.....	17,264.28	18,349.64	40,897.82
52	Superintendence.....	736.00	641.00	1,219.93
53	Total expended.....	23,465.10	22,789.03	56,052.83
54	Average cost per scholar for miscellaneous expenses and salaries of teachers.....	6.25	5.22	7.38

BY COUNTIES.—*Continued.*

	Coös.	Grafton.	Hills- borough.	Merrimack.	Rocking- ham.	Strafford.	Sullivan.
33	147	369	296	305	247	147	170
34	20	52	27	24	19	12	20
35	4	1	4	5	3	1	2
36	66	197	363	263	266	145	150
37	\$72,450.00	\$188,675.00	\$725,335.00	\$357,250.00	\$263,270.00	\$239,120.00	\$73,060.00
38	1,073.00	2,950.00	21,315.00	7,677.40	6,037.00	2,861.00	1,508.00
39	18,981.47	38,408.35	125,878.33	58,257.87	62,805.00	51,522.25	19,844.97
40	4,682.66	10,154.92	30,041.54	19,593.91	4,345.00	20,936.15	3,869.74
41	2,857.16	5,073.28	6,391.48	3,978.36	4,500.65	2,835.05	1,749.20
42	389.59	1,320.66	1,573.54	1,720.07	848.19	2,746.99	298.82
43	146.92	481.26	316.36	214.43	1,338.55	1,448.23	47.33
44	267.00	561.30	1,239.50	206.48	841.41	393.38	130.00
45	1,442.32	1,896.39	1,802.09	1,792.44	638.87	878.60	961.42
46	28,767.12	57,896.16	167,242.84	85,763.56	75,377.67	80,760.65	26,901.48
47	2,260.95	788.44	24,711.91	9,343.61	8,437.00	5,808.75	430.00
48	1,739.51	7,285.17	3,267.05	7,948.13	832.59	6,256.65	426.76
49	1,664.65	4,610.08	9,021.53	2,392.64	3,762.03	4,980.96	1,368.80
50	1,368.35	3,301.23	19,363.22	9,508.93	7,683.98	8,668.41	1,935.45
51	18,883.30	42,289.00	96,196.27	61,622.97	60,396.39	50,460.18	20,111.95
52	661.75	1,342.70	4,650.23	2,812.82	1,641.95	852.00	729.98
53	26,578.51	59,616.62	157,210.21	93,629.10	82,753.94	77,026.95	25,602.94
54	5.23	5.48	8.43	7.32	7.27	7.79	5.87

STATE SUMMARY AND COMPARATIVE TABULAR VIEW.

		1884.	1883.	Increase.	Decrease.
TOWNS.					
1	Towns having organized schools....	235	235	.....	.....
DISTRICTS.					
2	Districts.....	1,993	1,989	4	.....
3	Fractional districts.....	208	190	18	.....
4	Districts under special acts.....	59	50	9	.....
SCHOOLS.					
5	Different public schools.....	2,698	2,713	.....	15
6	Graded schools.....	491	486	5	.....
7	Town and district high schools.....	46	50	.....	4
8	Schools averaging twelve scholars or less.....	782	786	.....	4
9	Schools averaging six scholars or less.....	306	313	.....	7
10	Average length of schools in weeks of five days.....	19.91	19.63	.28	.....
SCHOLARS.					
11	Boys attending school two weeks or more.....	32,754	33,323	.....	569
12	Girls attending school two weeks or more.....	31,900	31,531	369	.....
13	Number of scholars under six years.....	4,905	4,816	89	.....
14	Number of scholars between six and sixteen years.....	53,945	53,302	643	.....
15	No. of scholars over sixteen years.....	5,183	5,310	.....	127
16	Average attendance of all the schol- ars.....	43,723.15	46,070.54	.....	2,347.39
17	Average attendance to each school..	16.22	16.98	.....	.76
18	Ratio of average attendance to the whole number.....	.676	.710	.....	.34
19	Number reported attending private schools, not registered in the public schools.....	5,122	4,606	516	.....
20	No. reported between five and fifteen years not attending any school....	2,993	3,078	.....	85
21	Whole number reported under items 11, 12, 19, 20.....	72,769	72,538	231	.....
22	Selectmen's enumeration bet'een five and fifteen years. { Boys.....	11,700	14,407	.....	2,707
	{ Girls.....	11,239	13,789	.....	2,550
23	Number not absent during the year.....	6,875	7,033	.....	158
24	Number pursuing higher branches..	6,409	6,401	8	.....
TEACHERS.					
25	Male teachers.....	443	460	.....	17
26	Female teachers.....	3,077	3,090	.....	13
27	Average wages of male teachers per month, including board.....	\$38.41	\$38.27	\$0.14	.....
28	Average wages of female teachers per month, including board.....	\$23.14	\$22.67	\$0.47	.....
29	Teaching the first time.....	544	569	.....	25
30	Teaching the same school two or more successive terms.....	1,539	1,421	118	.....
31	Teachers from normal schools.....	342	318	24	.....
32	Towns employing teachers from normal schools.....	148	136	12	.....

STATE SUMMARY.—*Concluded.*

		1884.	1883.	Increase.	Decrease.
SCHOOL-HOUSES.					
33	Number of school-houses	2,221	2,209	12	.....
34	Reported unfit for use	229	244	.....	15
35	Built during the year	26	25	1	.....
36	Having maps or globes	1,851	1,875	.....	24
37	Estimated value of buildings, sites, and furniture	\$ 2,331,821.95	\$ 2,351,985.03	.....	\$20,163.08
38	Estimated value of apparatus	49,755.40	41,591.64	\$8,163.76	.....
REVENUE.					
39	Town taxes	456,187.52	469,300.35	.....	13,112.83
40	District taxes	104,077.78	91,590.29	16,487.49	.....
41	Literary fund from the state	33,921.46	33,083.92	837.54	.....
42	Local funds	11,830.81	17,301.01	.....	5,470.20
43	Railroad tax	4,398.83	5,792.10	.....	1,393.27
44	Dog tax	5,366.57	7,272.85	.....	1,906.28
45	Contr'd in board, fuel, and money	10,302.49	8,702.11	1,600.29	.....
46	Entire amount of revenue	630,085.37	633,042.63	.....	2,957.26
EXPENDITURES.					
47	New buildings	54,059.64	35,155.49	18,904.15	.....
48	Paid for interest, or to cancel debt..	32,599.75	26,933.12	5,666.63	.....
49	Permanent repairs	36,136.18	38,708.86	.....	2,552.68
50	Miscellaneous expenses—ordinary repairs, fuel, care, etc.	59,549.50	59,868.11	.....	318.61
51	Teachers' salaries	426,471.80	430,352.14	.....	3,880.34
51	Superintendence	15,308.36	14,871.32	417.04	.....
53	Total expended	624,125.23	605,887.04	18,238.19	.....
54	Ave'ge cost per scholar for miscel'us expenses and salary of teachers...	7.52	7.55	.....	.03
55	Average cost per scholar of the av- erage attendance	11.11	10.64	.47	.....
56	Average cost per scholar for the en- tire sum expended	9.65	9.34	.31	.....
57	Average cost per scholar of the av- erage attendance for the entire sum expended	14.27	13.15	1.12	.....
58	Average cost per scholar for miscel- laneous, salaries, and 6 per cent. interest on the value of buildings and apparatus	9.72	9.77	.....	.05
59	Ave'ge cost per scholar of the aver- age attendance on the same items..	14.38	13.76	.62	.....

SCHOOL OFFICERS.

SAMUEL W. HALE.....Governor.

Councillors.

District 1.—AMOS C. CHASE.....Kingston.
 District 2.—GROVENOR A. CURTICE.....Hopkinton.
 District 3.—JOHN A. SPALDING.....Nashua.
 District 4.—DAVID H. GOODELL.....Antrim.
 District 5.—DAVID M. ALDRICH.....Whitefield.

JAMES W. PATTERSON, State Superintendent of Public Instruction.

City Superintendents of Public Instruction.

WARREN CLARK.....Concord.
 CHANNING FOLSOM.....Dover.
 WILLIAM E. BUCK.....Manchester.
 FREDERIC KELSEA.....Nashua.

J. B. STEVENS, *Secretary*.....Dover.
 JOHN S. TREAT, *Chairman*.....Portsmouth.
 JOHN PENDER, *Secretary*.....Portsmouth.

TOWN SCHOOL COMMITTEES.

TOWN.	NAME.	Post-office address, when different from town.
Acworth.....	Carl A. Allen, M. D.....	
Albany.....	George W. Mason.....	
Alexandria.....	C. W. Griffin.....	
Allenstown.....	Rev. Henry H. Hartwell.....	
Alstead.....	E. M. Smith.....	
Alton.....	Oliver J. M. Gilman.....	
Amherst.....	Rev. Josiah G. Davis.....	
	George W. Bosworth.....	
	* Edwin R. Burt.....	
Andover....	N. S. Bachelder.....	

TOWN.	NAME.	Post-office address, when different from town.
Antrim.....	Rev. Horace F. Brown.....	
Ashland.....	Henry C. Dearborn.....	
Atkinson.....	John Dow.....	
Auburn.....	Rev. Theodore C. Pratt.....	
Barnstead.....	Enos George.....	
Barrington.....	Mrs. A. H. McDaniel.....	
Bartlett.....	William Pitman.....	
Bath.....	Alexander H. Burton.....	
Bedford.....	Rev. D. H. Colcord.....	
Belmont.....	Walter H. Philbrick.....	
Bennington.....	W. D. Woods.....	
Benton.....	Paul M. Howe.....	
Berlin.....	Robert N. Chamberlin.....	
Bethlehem.....	Minnie E. Presby.....	
Boscawen.....	Rev. Frank Haley.....	
	A. C. Alexander, M. D.....	Penacook.
Bow.....	Rev. Franklin Merriam.....	
Bradford.....	Rev. Elbridge Pepper.....	
Breitwood.....	Elisabeth A. Pike.....	
Bridgewater.....	John L. Morrison.....	Asbland.
Bristol.....	George H. Calley, M. D.....	
Brookfield.....	Stephen H. Hutchins.....	
Brookline.....	Rev. F. D. Sargent.....	
Campton.....	Orrill W. Kimball.....	
Canaan.....	S. R. Swett.....	
Candia.....	Rev. Wm. C. Beale.....	
	James R. Bachelder.....	
	Daniel F. Emerson.....	
Canterbury.....	A. S. Bronson.....	
Carroll.....	Phebe S. Bickford.....	
Centre Harbor.....	Rev. Calvin B. Moody.....	
Charlestown.....	Rev. George N. Bryant.....	
	Rev. Thomas D. Howard.....	
Chatham.....	H. S. Binford.....	
	Albert B. Spencer.....	
	Dana Hill.....	
Chester.....	Harriette A. Melvin.....	
Chesterfield.....	H. B. Morgan.....	
	A. E. Hall.....	
Chichester.....	Samuel A. Kendall.....	
Claremont.....	M. H. Wells.....	
Clarksville.....	C. W. Wiswell.....	
Colebrook.....	Benj. F. Drew.....	
Columbia.....	James D. Le Gro.....	
Concord.....	Wm. W. Flint.....	
Union District.....	P. B. Cogswell.....	
Penacook.....	William W. Allen.....	
East Concord.....	Geo. H. Curtis.....	
West Concord.....	Harrison Partridge.....	
Conway.....	Samuel D. Stuart.....	
Cornish.....	Herbert Deming.....	
Croydon.....	Milan C. Cooper.....	
Dalton.....	James P. Stone.....	
Danbury.....	Weld Connell.....	
Danville.....	Mrs. S. C. Peaslee.....	
Deerfield.....	G. H. Towle, M. D.....	
Deering.....	Harrison C. Ferry.....	
Derry.....	Rev. Alfred S. Stowell.....	
Dorchester.....	Byron Richardson.....	
Dover.....	Channing Folsom, <i>Supt.</i>	
Dublin.....	Rev. H. D. Catlin.....	
Dummer.....	William A. Willis.....	Milan.
	T. L. Forbush.....	
Dunbarton.....	John B. Mills.....	
	Rev. Lucian Hayden.....	
	Tilton C. H. Bouton.....	
Durham.....	Rev. Samuel H. Barnum.....	
East Kingston.....	Isabella J. Currier.....	

* Deceased.

TOWN.	NAME.	Post-office address, when different from town.
Easton.....	E. M. Garry.....	
Eaton.....	Eugene W. Hatch.....	
Efingham.....	M. C. Morse.....	
	Geo. W. Lougee.....	
	J. W. Leavitt.....	
Enfield.....	George F. Pettengill.....	
Ellsworth.....	David R. Buzzell.....	
Epping.....	F. W. Spaulding, M. D.....	
Epsom.....	D. G. Chesley.....	
Erroll.....	H. W. Fickett.....	
Exeter.....	E. G. Eastman.....	
	Jeannette P. Talbot.....	
	H. Scammon.....	
Farmington.....	Wm. M. Meader.....	
	George W. Fernald.....	
	Charles H. Pitman.....	
Fitzwilliam.....	Aaron R. Gleason.....	
	Amos S. Blake.....	
	Elliott K. Wheelock.....	
Francestown.....	George F. Pettee.....	
Franconia.....	Mrs. Lydia K. Gould.....	
Franklin.....	E. B. S. Sanborn.....	
	Frank N. Parsons.....	
	Edward G. Leach.....	
Freedom.....	Edgar J. Young.....	
Fremont.....	Alden F. Sanborn.....	
Gilford.....	Rev. Charles M. Emery.....	
Gilmanton.....	Edwin G. Moore.....	
Gilsom.....	F. E. Johnson, M. D.....	
	S. W. Dartt.....	
Goffstown.....	Frank Blaisdell, M. D.....	
	G. F. Farley.....	
Gorham.....	Alfred R. Evans.....	
Goshen.....	Fred P. Jones, M. D.....	
Grafton.....	A. S. Frazier.....	
Grantham.....	F. B. Perkins, M. D.....	
Greenland.....	Wm. O. Jenkins, M. D.....	
Greenfield.....	A. P. Hardy.....	
Greenville.....	C. E. Hall, M. D.....	
Groton.....	Josie Colburn.....	
Hampstead.....	Wm. C. Little.....	
Hampton.....	H. M. Lane.....	
Hampton Falls.....	Charles T. Brown.....	
	Joseph T. Sanborn.....	
	Helen M. Sanborn.....	
Hancock.....	Rev. H. Gulick.....	
Hanover.....	Wm. L. Barnes.....	
Harrisville.....	Frank P. Fisk.....	
Hart's Location.....	John T. Dutton.....	
Haverhill.....	Samuel S. Page.....	
	Samuel B. Page.....	
Hebron.....	J. B. Cook.....	
Henniker.....	James Fellows.....	
Hill.....	J. C. Fifield.....	
Hillsborough.....	Rev. John A. Bowler.....	
Hinsdale.....	Rev. H. H. Hamilton.....	
	M. C. Dix, M. D.....	
Holderness.....	Freeman L. Wallace.....	
Hollis.....	Franklin Worcester.....	
Hooksett.....	F. D. Randall, M. D.....	
Hopkinton.....	Elbridge G. Kimball.....	
	* Helen Y. Bailey.....	
	Rev. Charles Hardon.....	Contoocook.
Hudson.....	D. O. Smith, M. D.....	
Jackson.....	Rev. C. F. D. Crockett.....	
Jaffrey.....	Wm. W. Livingston.....	
Jefferson.....	Lewis H. Palmer.....	

* Deceased.

TOWN.	NAME.	Post-office address, when different from town.
Keene	G. C. Hill, M. D.	
Union District.....	Rev. Edward A. Renouf, <i>Chairman of Board</i>	
	Wilton H. Spalter, <i>Secretary</i>	
Kensington.....	Jere. Hilliard.....	
	David Brown.....	
	Rev. Philip Titcomb.....	
Kingston.....	Rev. G. B. Balch.....	
Laconia.....	Angelina B. Eastman.....	
Lancaster.....	D. C. Pinkham.....	
	J. F. Williams.....	
Landaff.	Hiram Clark.....	
Langdon.....	Mary S. Prentiss.....	
Lebanon.....	Mrs. E. H. Thompson.....	West Lebanon.
	Prof. E. Hubbard Barlow.....	
Lee.....	Horace Scales.....	
Lempster.....	Cora F. Sabine.....	
Lincoln.....	L. E. Guernsey.....	
Lisbon.....	Rev. S. S. Nickerson.....	Sugar Hill.
Litchfield.....	A. H. Powers.....	
Littleton.....	Rev. G. M. Curl.....	
Livermore.....	L. J. Wadleigh.....	
	Wm. G. Hull.....	
	O. P. Gilman.....	
Londonderry.....	Henry P. Copp.....	
Loudon.....	N. W. Lovering.....	
Lyman.....	Ira O. Knapp.....	
Lyme.....	Alnette A. Winslow.....	
Lyndeborough.....	Jacob A. Woodward.....	
Madbury.....	Henry L. Felker.....	
Madison.....	Rev. W. H. Trafton.....	
Manchester.....	W. E. Buck, <i>Supt</i>	
Marlborough.....	Rev. John L. Merrill.....	
	Rev. R. T. Polk.....	
Marlow.....	Jonas W. Fletcher.....	
Mason.....	Timothy Russell.....	
Meredith.....	Frank L. Mason.....	
	John Webster.....	
Merrimack.....	Warren W. Pillsbury.....	
Middleton.....	John H. Young.....	
Milan.....	Lizzie M. Emery.....	
Milford.....	Carl E. Knight.....	
	David Heald.....	
	A. W. Smith.....	
Milton.....	W. E. Pillsbury.....	
	Lizzie C. Tall.....	
Mont Vernon.....	Charles J. Smith.....	
Monroe.....	Charlotte B. Buffum.....	
Moultonborough.....	B. M. Mason.....	
	J. R. Coverly.....	
Nashua.....	C. V. Dearborn, <i>Chairman of Board</i>	
	Frederic Kelsea, <i>Supt</i>	
Nelson.....	Sarah E. Beverstock.....	
New Boston.....	Charles S. Colburn.....	
Newbury.....	Clarence B. Cheney.....	
Newcastle.....	Moses N. Curtis, <i>Supt</i>	
	Jesse O. White.....	
	Albert W. Hanscom.....	
New Durham.....	Eben E. Berry.....	
New Hampton.....	Edson K. Smith.....	
New Ipswich.....	Rev. Wm. R. Thompson.....	
New London.....	Frank J. Peaslee.....	
Newington.....	James A. Pickering.....	
	Jas. W. Coleman.....	
	James Hoyt.....	
Newmarket.....	Elisha A. Keep, Esq.....	
Newport.....	J. W. Parmalee.....	

TOWN.	NAME.	Post-office address, when different from town.
Newton.....	F. H. Morse, M. D.....	
Northfield.....	Mrs. Lucy R. H. Cross.....	
North Hampton.....	Rev. Thomas V. Haines.....	
Northumberland.....	Rev. James Crowley.....	
Northwood.....	Elliott C. Cogswell.....	Northwood Centre.
Nottingham.....	George W. Libbey.....	
Orange.....	Clara A. Huse.....	
Orford.....	A. W. Blair, M. D.....	
Ossipee.....	Aldo M. Rumery.....	
	Edgar Weeks.....	
Pelham.....	Rev. Augustus Berry.....	
Pembroke.....	Moses R. Lake.....	
	Isaac W. Hobbs.....	
Peterborough.....	Rev. W. H. Walbridge.....	
	Charles Wilder.....	
	Rev. Edward Greene.....	
Piermont.....	Rev. C. E. Eaton.....	
Pittsburg.....	Daniel Blanchard.....	
Pittsfield.....	Frank E. Randall.....	
Plainfield.....	Josiah Davis.....	
Plaistow.....	Annie L. Dow.....	
Plymouth.....	Rev. Q. H. Shinn.....	
Portsmouth.....	John S. Treat, <i>Chairman</i>	
	John Pender, <i>Secretary</i>	
Randolph.....	Charlotte J. Woods.....	
Raymond.....	John T. Bartlett.....	
Richmond.....	Moses Cass.....	North Richmond.
Rindge.....	Geo. W. Todd.....	
Rochester.....	Rev. Henry Kimball.....	
	Sidney B. Hayes.....	
	Rev. W. S. Packard.....	
Rollinsford.....	J. D. Roberts.....	
Roxbury.....	Brigham Nims.....	
Rumney.....	Mrs. D. E. Slater.....	
Rye.....	Gilman H. Jenness.....	
Salem.....	Rev. William C. Bartlett.....	
Salisbury.....	Ernest C. Currier.....	
Sanbornton.....	Rev. M. T. Rannels.....	
Sandown.....	Rev. Charles H. Smith.....	
Sandwich.....	Herman H. Quimby.....	
Seabrook.....	D. W. Colcord, M. D.....	
	Edwin Eaton.....	
	Wm. A. Rand.....	
Sharon.....	B. H. Sanders.....	Temple.
Shelburne.....	W. W. Wheeler.....	
Somersworth.....	William F. Russell.....	
South Hampton.....	Rev. S. P. Everett.....	
South Newmarket.....	Rev. J. H. Fitts.....	
Springfield.....	Herbert H. Messer.....	
Stark.....	Frances L. Cole.....	
Stewartstown.....	J. C. Poore.....	
Stoddard.....	Edward B. Dodge.....	
Strafford.....	C. H. Twombly.....	
Stratford.....	F. N. Day.....	
	C. E. Moses.....	Stratford Hollow.
Stratham.....	R. M. Scammon.....	
Sullivan.....	Rosabelle S. Rugg.....	
Sunapee.....	George Dodge.....	
Surry.....	Mrs. Sabrina W. Britton.....	
Sutton.....	Charles A. Fowler.....	
Swanzey.....	George J. Cutler, M. D.....	
	Alonzo A. Ware.....	
Tamworth.....	H. T. Hodgkiss.....	
Temple.....	De Witt C. Bragdon.....	
Thornton.....	E. G. Guilford, M. D.....	
Tilton.....	Prof. Sylvester Dixon.....	
Troy.....	M. T. Stone, M. D.....	

TOWN.	NAME.	Post-office address, when different from town.
Tuftonborough.....	James A. Bennett..... Wm. O. S. Hodgdon..... John Haley.....	
Unity.....	Edwin S. Bailey.....	Claremont.
Wakefield.....	H. N. Cook.....	
Walpole.....	Geo. Aldrich.....	
Warner.....	Stephen S. Bean.....	
Warren.....	David A. French.....	
Washington.....	George N. Gage, M. D.....	
Waterville.....	Merrill Greeley.....	Campton Village.
Weare.....	J. P. Dearborn..... A. B. Johnson..... Mrs. C. F. Chase.....	North Weare. South Weare. North Weare.
Webster.....	Daniel G. Holmes..... Cyrus A. Stone..... Ellen K. Abbott.....	
Wentworth.....	John B. Foster.....	
Wentworth's Locat'n	P. Bennett, 2d..... H. S. Chase..... B. H. Flint.....	
Westmoreland.....	G. W. Chamberlin, M. D.....	
Whitefield.....	Rev. Thomas Spooner.....	
Wilnot.....	Rev. Luther W. Keneston.....	West Andover.
Wilton.....	Rev. George C. Trow.....	
Winchester.....	Rev. James Noyes..... Elijah Harmon..... Sydney M. Morse.....	
Windham.....	B. E. Blanchard.....	West Windham.
Windsor.....	Mrs. Mary E. Dresser.....	
Wolfeborough.....	George S. Symonds.....	
Woodstock.....	W. L. E. Hunt.....	

PRINCIPALS OF INSTITUTIONS OF A HIGHER GRADE.

COLLEGE.

TOWN.	NAME OF INSTITUTION.	PRINCIPAL.
Hanover.....	Dartmouth College..... Chandler Scientific Department.... Agricultural College..... Medical College..... Thayer Sch ol of Engineering.....	Samuel C. Bartlett, D.D., <i>Pres.</i> Prof. E. R. Ruggles. Prof. B. T. Blanpied. Dr. C. P. Frost. Prof. Robert Fletcher.

NORMAL SCHOOL.

Plymouth.....	State Normal School.....	Prof. C. C. Rounds, Ph. D.
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ACADEMIES, SEMINARIES, HIGH AND SELECT SCHOOLS.

Andover.....	Proctor Academy.....	Herbert B. Dow.
Atkinson.....	Atkinson Academy.....	B. H. Weston.
Bristol.....	High School.....	Lizzie M. Hale.
Candia Village...	High School.....	A. P. Foster.
Charlestown...	High School.....	William W. Allen.
Chester.....	Chester Academy.....	L. H. Curtis
Claremont.....	Stevens High School.....	Leonard S. Hastings.
Colebrook.....	Colebrook Academy.....	T. M. Edmonds.
Concord.....	High School.....	John F. Kent.
Deering (Centre)	St. Paul's School.....	Dr. Henry A. Coit.
Derry.....	Deering Academy.....	F. E. Farnum.
Dover.....	Pinkerton Academy.....	Edmund R. Angell.
Dover.....	High School.....	E. R. Goodwin.
Dublin.....	Franklin Academy.....	John Scales.
Exeter.....	High School.....	E. F. Philbrick.
Exeter.....	Phillips Exeter Academy.....	G. A. Wentworth.
	Robinson Female Seminary.....	George N. Cross.
	Boys' High School.....	Albion Burbank.
Farmington.....	High School.....	Frank H. Beede
Fisherville.....	High School.....	Louis J. Rundlett.
Francestown.....	Francestown Academy.....	B. S. Hurd.
Franklin.....	High School.....	W. A. Robinson.
Freedom.....	High School.....	Irad Folsom.
Gilmanton.....	Gilmanton Academy.....	S. A. Barrett.
Goffstown.....	High School.....	H. L. Remick.
Gorham.....	High School.....	H. H. Bryant.
Greenland.....	Brackett Academy.....	A. A. Murch.
Hampstead.....	High School.....	Forest E. Merrill.
Hancock.....	High School.....	Charles Todd.
Hanover.....	High School.....	Clara A. Armes.

TOWN.	NAME OF INSTITUTION.	PRINCIPAL.
Haverhill.....	Academy.....	Joseph H. Dunbar.
Hillsborough Bridge.....	Union School.....	Geo. A. Dickey.
Hinsdale.....	High School.....	C. P. Hall.
Holderness.....	School for Boys.....	Rev. Frederick M. Gray.
Hollis.....	High School.....	W. H. Ward.
Jaffrey.....	Conant High School.....	Al. S. Annis.
Keene.....	High School.....	M. A. Bailey.
Kingston (Plains).....	Kingston Academy.....	Charles Burr Towle.
Laconia.....	High School.....	Helen W. Poor.
Lancaster.....	Lancaster Academy.....	D. T. Timberlake.
Lebanon.....	High School.....	C. C. Boynton.
Lebanon (West).....	Tilden Ladies' Seminary.....	E. Hubbard Barlow.
Littleton.....	High School.....	D. P. Dame.
Lisbon.....	High School.....	Miss Annie E. McIntire.
	Bartlett's School.....	Lucy Bartlett.
Manchester.....	High School.....	A. W. Bachelier.
	Gaskell's Business College.....	W. Heron, Jr.
	Mt. St. Mary's Academy.....	M. Frances Xavier Ward.
Marlow.....	Academy.....	A. W. Mitchell.
Meredith.....	High School.....	George Jenkins.
Merrimack (Reed's Ferry).....	McGaw Normal Institute.....	Elliot Whipple.
Milford.....	High School.....	B. A. Pease.
Mont Vernon.....	McCollom Institute.....	H. Q. Ward.
Nashua.....	High School.....	I. N. Ham.
	Literary Institute.....	
New Hampton.....	Literary Institution.....	A. B. Meservey.
New Ipswich.....	Appleton Academy.....	W. C. Preston.
New London.....	Colby Academy.....	James P. Dixon.
Newmarket.....	High School.....	Emerson H. Smith.
Newport.....	High School.....	H. W. Page.
Newton.....	High School.....	C. E. Boynton.
Northwood (Centre).....	Coe's Northwood Academy.....	Ira W. Holt.
Northwood (Ridge).....	Northwood Seminary.....	J. H. Hutchins.
Pembroke.....	Pembroke Academy.....	Isaac Walker.
Peterborough.....	High School.....	Albert D. Smith.
Pittsfield.....	Pittsfield High School.....	D. K. Foster.
Plainfield (Meriden).....	Kimball Union Academy.....	Marshall R. Gaines.
Portsmouth.....	High School.....	Edward J. Goodwin.
	Commercial College.....	Lewis E. Smith.
	Boarding and Day School.....	Miss A. C. Morgan.
Plymouth.....	State Normal School.....	C. C. Rounds.
Raymond.....	High School.....	John T. Bartlett.
Rindge.....	High School.....	Geo. W. Todd.
Rochester.....	High School.....	Warren O. Plimpton.
Rollinsford (Salmon Falls).....	High School.....	Albert Somes.
Sandwich (Centre).....	Beede's Normal Institute.....	Mrs. A. E. R. Beede.
Seabrook.....	Dearborn Academy.....	Miss Marcia Sauborn.
Somersworth (Great Falls).....	High School.....	J. W. V. Rich.
South Hampton.....	Barnard Academy.....	Miss Ella A. Everett.
Strafford (Centre).....	Austin Academy.....	Isaac Copp.
Tilton.....	N. H. Conference Seminary and Female College.....	Rev. S. E. Quimby.
Troy.....	High School.....	C. H. Bates.
Walpole.....	High School.....	Myron C. Pease.
Warner.....	Simonds' High School.....	Charles A. Strout.
Washington.....	Tabbs' Union Academy.....	Frank P. Newman.
Whitefield.....	High School.....	Hattie E. Page.
	Young Ladies' Select Sch'l.....	Ella M. Hancock.
Wilmot (Centre).....	School of Practice.....	L. M. Keneston.
Winchester.....	High School.....	Geo. Sherman.
Wolfeborough.....	Wolfeborough High School.....	Wm. L. Fernald.

SUPERINTENDENT'S REPORT.

SUPERINTENDENT'S REPORT.

Statistics, returned with varying fidelity from two thousand school-districts, and covering a wide range of details, though in the average approximately correct, are absolutely reliable for comparison only when stretched over a series of years. Conclusions, therefore, as to the general drift of the schools, based upon the returns of any single year as contrasted with those of the preceding, are liable to be incorrect. Sensible of this, I am cautious in my reports not to be too sanguine. I desire especially not to follow the prevalent fashion, which has broken down all confidence in such papers, of congratulating everybody upon a progress and improvement of which there is no reliable evidence. With this purpose in view, I nevertheless declare a positive conviction that our educational interests are moving in the right direction. For some years statistics showed a decrease in the school population of the state, but later reports indicate that the tide has turned. The summary of our latest returns places the number at 72,769. This is an increase of 231. Of this number 2,993 are not enrolled. This is 85 less than the non-attendants upon the public schools last year. There are also reported 5,122 as attending private schools. This is 2,129 more than the whole number of unenrolled pupils, and shows clearly how few children there are not in the schools, and how generally selectmen fail to make the return required by law. It is a noteworthy fact that the enrollment of boys has fallen off 569, while that of girls has increased 369. The boys are still in excess of the girls, however, by 854. The average attendance of all the children of the state has been 2,347 and a fraction less than last year, though the whole number of scholars and the average length of the schools have been greater.

This is a feature of the report to which I would call the attention of parents and school officers as specially demanding correction. But as an offset to this, we have employed 1,539 experienced teachers, and only 544 new ones. This is 118 better than last year, and 342 of the whole number have been from normal schools.

Turning to the financial aspect of the tables, we find the total revenue raised is \$630,085.37, and the expenditures, \$624,125.23. This gives us an outlay of \$18,238.19 more than last year.

If now we compare these statistics with those of preceding years, we cannot fail to see that they indicate a growing sense of the value of popular education. But the annually increasing voluntary taxation imposed upon themselves by the districts, amounting the last year to \$108,077.78, the demand for trained and experienced teachers, the greater appreciation of improved methods, the ready attendance upon institutes and educational meetings, and the general discontent with the inequality and insufficiency of educational privileges, impress my mind more forcibly than statistics with the reality of progress.

No other subject is so generally and so freely discussed, in the reports of school committees, as the unavoidable evils of the "district system." In unexpected numbers they call for the union of school-districts, or the adoption of the

TOWN SYSTEM.

Since my last report, several towns have voluntarily adopted this system, and, so far as I know, are pleased with the change. As I have previously discussed this question, I do not propose to do more at this time than allude, in two or three particulars, to the inequality and inconsistency of the present plan.

It will readily be seen that it defeats measurably the very end for which public schools are established, as it fails to diffuse with an equable hand, that intelligence which is essential to the safety and highest prosperity of the republic. It gives to the minority of the children in villages and cities extraordinary opportunities, and very ordinary ones to the majority scattered over the country towns. It gives to the children of non-tax-paying foreigners, concentrated in large places, privileges which it withholds from the children of tax-paying natives in

the rural districts. It gives to the child of the man who pays a heavy tax in a small district less schooling than to the child of the man who only pays a poll-tax in a large one. It renders it impossible for a poor man, as the law stands, to live in a district with less than twelve weeks of schooling, if he wishes his children to aid in the support of the family by work in a factory. I will not enlarge upon these suggestive considerations, except to say I think there is a wiser and better way. Injustice is always unwise and injurious.

THE UNGRADED SCHOOLS.

Perhaps the most difficult problem we have to solve relative to our schools is to determine by what means we can render the instruction of our ungraded schools more efficient. An attempt has been made in some of the Western states to secure to rural districts, in a modified form, the advantages of the better organized city schools. A graded course of study, well defined and well understood by the community and consistently adhered to, would obviously remove many of the present infelicities of our country schools, and greatly facilitate the acquisition of knowledge. Could we remove the partitions of a graded school, and bring all the departments into one room and under one teacher, and still carry forward the work on the principles of the graded system, the scholars advancing on examination by successive steps from one form to another, we should have in operation the system which has been devised as an improvement upon the ungraded schools. If this change could be made, it would bring order into the chaotic confusion of schools organized by chance or the whim of teachers, guided, if at all, by the fancies of changing committees rather than by a well digested and uniform plan of conduct. It would also give a definite aim and course of study to which all must conform, and through which all would be expected to advance by prescribed steps, from the beginning to the end, without the endless retrogressions now so common, and, when finished, the scholar would or should have received a thorough practical education. The system would destroy the absenteeism and tardiness so characteristic of country schools, or itself be destroyed by them. It would substitute uniformity for the present multitude and variety of text-

books, and render classification possible where now it seems impossible. I had flattered myself that the limit of this evil had been reached; but on examining the returns of the past year I find a report of one district having seven scholars and forty classes. The committee, whose legal duty it was to abate the nuisance, complacently reports the facts to the town, and mildly suggests reform.

“ And in the lowest deep, a lower deep
Still threat’ning to devour me, opens wide,”

was Satan’s bitter lamentation when past hope. Milton’s devil had fortitude, but he lacked the patient resignation of our philosophic committee-man.

Classes should be reduced to a number suited to the best work, and then a single book only in each subject except reading, should be provided for the school. This is the law. But publishers are a prolific race, and text-books multiply like bacteria. Committees that have no established regulations are over-matched by the seductive arts of enterprising agents, or yield to the inconsiderate parsimony of migratory parents, and in violation of law, allow a variety of books to creep into the school, and, by continuous subdivisions, classes are multiplied until the utility of the school is destroyed.

Reflecting upon these imperfections, which are common to all country schools as at present conducted, I have thought it might be well to call attention to the remedies which have been elsewhere proposed. If, for illustration, we should divide one of our ungraded schools into three forms, and each form into two classes, making six in all, and give to the classes as many recitations as the teacher could profitably manage, and on this basis prepare a graded curriculum covering the whole period which it might be thought best to assign to the common-school course, we should have a working plan of what I have in mind. Of course the details would have to be prepared after much reflection, and be perfected by experience. The system would require skilful and well educated teachers, and a careful record of scholarship. Could we unite our small schools under the town system, and then adopt some organization of this kind, I am satisfied our children would receive a more thorough and systematic training than they do as now conducted. But I fully

realize how difficult it would be to make so radical a change with our irregular attendance, and in a state as conservative of old customs as our own. I throw the matter out for the consideration of those who reflect upon such things.

THE BALANCE OF SCHOOL FUNDS.

I desire to call the attention of selectmen to the necessity of greater care in supervising the expenditure of school funds. In the statistical returns sent to this office by superintending school committees, the unexpended balance on hand at the end of the year should equal the difference between the annual receipts and expenditures of school money. Such is not the fact, however, in numerous cases. There seems to be no motive for misrepresentation in this matter on the part of school committees, and it must result either from carelessness or a want of reliable data on which to base their reports. I have no doubt it occurs in a majority of cases from defective or inaccurate returns.

Unless correct answers are given to questions 27, 28, 29, 30, and 31, in the general summary of the register, there is no way for the school committee to secure the data for a correct report to the town or to the state superintendent but by personal consultation with prudential committees. This involves trouble, and I fear is often neglected. It will be seen that unless the financial report of the school committee made to the town and to this office covers the exact financial condition of each district, it is valueless for statistical purposes, and gives no reliable knowledge to the town in respect to the disposition of its school funds. The selectmen should require the accounts of prudential committees to be carefully audited, and correctly reported to the school committee. There seems to be no other way of preventing loss, and of securing proper responsibility in the handling of public funds. I do not refer to this in the way of animadversion, but, if possible, to correct a loose way of doing business.

TEMPERANCE.

Soon after the organization of the general court at its last session petitions began to come in praying for the passage of an act requiring physiology and hygiene, having special reference

to the effects of "alcoholic drinks, stimulants, and narcotics upon the human system," to be taught in the public schools. These petitions were referred to the committee on education, and that committee, being unanimously in favor of temperance, had a bill prepared to amend sections 4, 5, and 10 of chapter 89 of the General Laws, so as to secure the object desired. At the first opportunity the bill was presented, and without opposition passed both houses.

The following is the law as it stands amended :

Be it enacted by the Senate and House of Representatives in General Court convened :

SECTION 1. That section 4 of chapter 89 of the General Laws be and is so amended to read as follows: Teachers of common schools shall be examined in reading, spelling, writing, English grammar, arithmetic, geography, the elements of history, and in physiology and hygiene with special reference to the effects of alcoholic drinks, stimulants, and narcotics upon the human system, and in other branches usually taught in said schools.

SEC. 2. That section 5 of chapter 89 of the General Laws be and is so amended to read as follows: The school committee may prescribe for any school, where in their judgment it shall be proper, the study of surveying, geometry, algebra, book-keeping, philosophy, chemistry, and natural history, or any of them, and other suitable studies, and teachers proposing to teach in such schools shall be examined in those branches in addition to those required of other teachers.

SEC. 3. That section 10 of chapter 89 of the General Laws be and is so amended to read as follows: The school committee may prescribe suitable rules and regulations for the attendance on, management, studies, classification, and discipline of the schools whenever they deem the same necessary, provided that physiology and hygiene, including special reference to the effects of alcoholic stimulants and narcotics upon the human system, shall be prescribed in all schools sufficiently advanced, and said regulations and rules being recorded by the town-clerk, and a copy thereof given to the teachers and read in the schools, shall be binding upon scholars and teachers.

SEC. 4. This act shall take effect from and after March 1, 1884.

Approved August 8, 1883.

The legislature passed the amendments to the law in conformity to the rule that we should put into the schools what we would

have appear in the nation. There is no principle of more universal application than this. We put into the ground what we would garner in the harvest, and by the same law we must put into the mind, in the seed-time of its existence, what we would gather in the life and character of manhood. "Whatsoever a man soweth, that shall he also reap." The reason for the law needs no argument, no commendation to the public mind, for, if not accepted as a truism, it is made evident to the feeblest apprehension by the developments of history and the observations of life in every community. The French revolution was the bloody reaping of the ripened utterances of Rousseau and Voltaire, and our civil war was the logical sequence of the teachings of the Southern school of political philosophy. So, too, the seed of truth which fell from divine lips has been widening its fruitage of good through all the centuries. Not only do "evil communications corrupt good manners," but virtuous communications develop good habits. Much of the drunkenness, debauchery, and slow suicide by self-administered poisons, spring from ignorance of the natural effects of fashionable drugs. The youth who acquires the knowledge which this law is designed to give, will be armed within against temptations, to which the uninformed become a prey. Our only hope for anything like general success to the cause of temperance is through the young. Here we must work if we would disband our army of sixty thousand drunkards, and dam up the sluiceway through which more than \$700,000,000 of our annual earnings are flowing into absolute waste. Here, both Christianity and patriotism may find their most hopeful field of labor.

I am glad and proud to report that I know of no opposition to the law in any quarter. The victims of bad habits who do not wish to save the children, have sunk below the instincts of humanity, and are very rare. There seems to be a general disposition to put the law into operation and give it a fair chance, and I shall be disappointed if it does not bring lasting honor to the organization which moved so efficiently in its inception. There has been some delay for the want of a suitable text-book, but that is now removed by the issue of several excellent works.

TEACHERS' INSTITUTES.

As the educational interests of the state seemed to demand some organized and systematic effort to reach the people as near as possible in their respective sections, and call attention to their schools, and also to afford teachers an opportunity to become familiar with the philosophy and methods of teaching as practiced by the ablest representatives of the profession, and to come together for consultation and social intercourse, your Superintendent of Public Instruction prepared a bill, during the last session of the legislature, for the establishment of teachers' institutes, upon what would seem to be a permanent and reliable basis. The bill being reported favorably by the committee on education, became a law as follows :

AN ACT IN RELATION TO THE HOLDING OF TEACHERS' INSTITUTES.

Be it enacted by the Senate and House of Representatives in General Court convened :

SECTION 1. It shall be the duty of the state superintendent of public instruction, in addition to his other duties, to organize, superintend, and hold at least one teachers' institute each year in each county of the state, and to appoint the time and place and make suitable arrangements therefor.

SEC. 2. It shall be the duty of the principal and teachers of the state normal school to assist and give instruction at said institutes, so far as they can without interfering with their duties in said normal school; and the superintendent of public instruction and the principal and teachers of the state normal school shall receive no additional compensation, except for travel and other actual and necessary expenses, while so employed.

SEC. 3. The superintendent of public instruction, in case he is unable for any cause to conduct in person any institute, or to make the necessary arrangements therefor, shall appoint the principal of the state normal school, or some other suitable person, for that purpose.

SEC. 4. For the purpose of defraying the necessary expenses of such institutes, the state treasurer is hereby authorized and instructed to invest, as a permanent institute fund, the proceeds of the sale of the state lands, effected under the authority of a joint resolution approved June 28, 1867, and which by a subsequent act, approved July 3, 1868, was set apart for the purposes of common school education, in such way and manner as the

legislature might determine, and the annual income of said fund shall be and is hereby set apart for the support of teachers' institutes.

SEC. 5. The superintendent of public instruction may draw upon the state treasurer each year for such part of the annual income of said institute fund as may be necessary to defray necessary expenses of such institutes, and for procuring suitable instruction and lecturers for the same.

SEC. 6. The account of the superintendent of public instruction for the expenses of said institutes shall be audited each year by the governor and council, and said superintendent shall incorporate in his annual report a report of said institutes, and his account for the expenses of the same.

SEC. 7. This act shall take effect upon its passage, and all acts and parts of acts inconsistent herewith are hereby repealed.

Approved September 7, 1883.

In accordance with the provisions of the act, institutes have been organized and held in the respective counties of the state. The following are the names of the towns where held, the numbers in attendance, and the expenses of each :

Towns.	Counties.	Attendance.	Expenses.
Franklin,	Merrimack County,	97	\$66.75
Newport,	Sullivan "	67	84.20
Haverhill,	Grafton "	44	79.51
Lancaster,	Coös "	30	123.22
Laconia,	Belknap, "	41	145.25
Manchester,	Hillsborough "	117	146.05
Dover,	Strafford "	122	183.55
Derry,	Rockingham "	32	199.16
Keene,	Cheshire "	110	224.52
Wakefield (W. Junction),	Carroll "	59	146.15
Total,		719	\$1,398.36

In the list of attendants there are a few not now connected with schools, but the great body of those enrolled are active teachers.

I give above only the summary of the expenses of each institute, as the itemized bills have been audited by the governor and council, and are on file with the treasurer.

The inconvenience and sacrifices to which teachers have subjected themselves to secure the advantages of the institutes, the

eagerness to learn, the numbers in attendance, and the interest manifested by the public in the exercises, have been a source of unexpected gratification and encouragement.

The railroad companies, the hotels, and the people in the towns in which we have met have extended a generosity and cordiality to the members of the institute for which we are very grateful, and return our sincere thanks. The exercises generally began on Tuesday afternoon and closed Friday noon, and the programmes were so arranged as to avoid monotony, but were thoroughly practical throughout. In every instance we had teaching exercises, frequently illustrated with classes, both forenoon and afternoon, and lectures in the evening. As a usual thing we had full houses through the week.

In organizing the institutes, it has been the purpose of the superintendent to bring clearly before the teachers the correct principles of pedagogic science, and to develop these, with actual teaching by experts of what is found in our public schools, arranged in a natural and systematic order. In doing this, methods are given and illustrated in such ways that they may easily be gathered up and made useful in practice. It is designed that the subject matter of the evening lectures shall be historic and didactic, showing the growth of the science of teaching, and defining its legitimate ends, duties, and limitations. I think we may very properly congratulate the state on the success of this first series of institutes. Much of what has been accomplished has been due to Dr. Rounds, Miss Reed, and Miss Cate, of the normal school, Miss Sprague of the Manchester training-school, and the other distinguished educators of this and neighboring states who have coöperated in the work. I have generally sought aid also from some of the best teachers of the localities in which the institutes have been held, and with decided advantage, I am satisfied, to all parties.

The educating influence of these meetings upon the community, in showing to the people what schools and teachers should be, and in elevating the standard of education, is hardly inferior in value to what they accomplish for the teacher.

DISTRICT LIBRARIES.

The library is second only to the school as an educator; and as a source of inspiration to gifted minds, it has frequently

done what the school has failed to do. The dry, mechanical humdrum of elementary studies, as sometimes taught, leaves the mind an arid waste from which no thought can grow and no aspiration arise. But the natural yearnings of an intellect stifled by meaningless technicalities, when set free in the presence of many books, will leap forward into the fields of literature, history, and science, with a force and speed that ensures success. Mental activity is awakened and sustained by daily intercourse with the gifted of past ages. Transmitted thought is the food of living thought, and the mind grows strong by its digestion, and is prepared to grapple with the practical problems of life. But a school library ready at hand is more than a source of inspiration; it is a treasury of general knowledge from which the scholars accumulate insensibly year by year. It is the knowledge so accumulated that makes the difference between an intelligent and an ignorant citizen; between one that is narrow-minded and bigoted, and one that is large-minded and sensible. A library in the school-house is an invaluable aid and auxiliary to study by elucidating obscurities and enlarging the scope of the text-book. Every good teacher feels the need daily of such helps in the school-room.

I am glad to report that a few districts in the state, realizing the importance of the subject, have made the requisite provision for a library, and have begun the work of collecting books. The money for the purchase of books is raised in different ways. In some cases it is by taxation, in some by personal contributions, and in others by exhibitions and fairs. I would recommend that the good example set by these districts should be generally followed.

I would suggest that the law passed by the legislature, authorizing towns to furnish text-books for the schools, would enable such towns as avail themselves of it to purchase, at a cheap rate, a few auxiliary books for each district as the nucleus of such a library. If the districts were abolished, this could more readily be done.

THE NORMAL SCHOOL.

Though our normal school has never received the public patronage to which its merits entitled it, yet it has gone steadily

forward, and to-day its graduates may be found scattered over New England, doing most efficient and honorable work. Three hundred and forty-two graduates of normal schools have been employed the past year with great profit in one hundred and forty-eight towns of this state. Generally their work has been recognized as very superior.

The school having been established as a professional school for teachers, and being supported by public funds, is part of our system of state education. Its object is to lift instruction to a scientific basis, and, so far as possible, to "level up" the clumsy, inadequate work of empirics in the lower stratum to the high art of the intelligent teachers of the best schools.

If we treat teaching simply as an industry, and not as a profession, we must put up with much of the crude work of apprentices; but if we teach our teachers how to teach, the result in time will be an increase in public intelligence and the effectiveness of labor. We have some thirty-five hundred teachers in the public schools of the state. The majority are out of families of moderate means, and cannot afford to incur the expense of professional training for the pay they expect to receive in the public schools. But the state cannot afford to do without trained teachers, even if obliged to support a professional school to secure them. The enhanced intellectual faculty so secured is worth enough, in business capacity and moral power, to pay all its costs. Appropriations for such objects are not for private charity, but for the general utility.

The public is beginning to realize this, and to call for normal school teachers. But the school is still in a waiting attitude. One would suppose that state pride and the desire to give to the young educational opportunities at home equal to those of the rest of New England, would bring patronage and support; but we have found a disposition to discredit the institution where we had reason to look for encouragement, and our young people seem disposed to go elsewhere for normal instruction. Why this is so it is difficult to see. No one can reasonably question the ability or earnestness of its teachers. No normal school does better work or gives better results than our own. Its graduates are as successful in teaching as those of other schools, and its expenses are generally less. Its location is very healthful, and

in the midst of the most charming scenery. Why, then, should our teachers give their patronage to other states.

At the close of the fall term Miss E. M. Reed, who had come to be recognized as one of the most accomplished and successful teachers in the state, resigned her place for a position elsewhere. The departure of a lady of such rare qualities and excellent influence was a great loss to the school.

On the resignation of Miss Reed the services of Miss Ella F. Gerow, a graduate of the normal school at Oswego, N. Y., were secured. Miss Gerow remained till near the close of the year, when she sickened and was compelled to withdraw, carrying with her the love and regrets of the school and the community, for all who had come to know her appreciated her mental superiority, and the purity and loveliness of her character. She continued to fail, and, after a few weeks, passed to the realizations of a better life.

The next school year will open on the 3d of September, with a full board of teachers. The following we take from the annual catalogue for the benefit of teachers :

CALENDAR.

FOURTEENTH SCHOOL YEAR, 1884-'85.

1884—First term begins Thursday, Sept. 3. Recess, Nov. 8-17.

1885—First term ends Tuesday, Jan. 6. Second term begins Thursday, Feb. 19. Recess, April 10-19. Second term closes Tuesday, July 6.

CONDITIONS OF ADMISSION.

Gentlemen must be seventeen years of age at entrance; ladies, sixteen. Candidates must present certificates of good moral character from some responsible person, acknowledge their obligation to comply with all the regulations of the school, and declare their intention to fit themselves to teach. The entrance examination is such as to give full credit for previous attainments, and to show the power of the pupil and his place in the course.

For admission to the class commencing the course, the candidate must pass a satisfactory examination in arithmetic,

through fractions; in geography, upon general principles of mathematical geography as laid down in common school text-books in general, upon the continents, and in more detail upon the United States and New England; in grammar, reading, and spelling.

More advanced scholarship than is indicated in the above minimum conditions for admission, and previous experience in teaching, are of great advantage to one entering upon this course of study and of training. Pupils who have completed a high school course take the normal course with special interest and advantage. A large portion of those entering the school are teachers, and the average age upon entering is about nineteen years.

Examinations for admission are held the first day of each term, and all pupils should be present at that time, though in case of necessary absence pupils will be admitted later.

Graduates from a high school or academic course of three or four years will be admitted without examination, on presentation of certificate or diploma.

The progress of pupils is tested by recitations, by written examinations, and by exercises in teaching. Students are promoted or put back in their classes according to the character of their recorded work, and are graduated when they have satisfactorily completed the course, without regard to the length of time they have been connected with the school. Pupils upon graduation receive a diploma.

Candidates may offer themselves for examination in any branch taught in the normal school; if found proficient, they may be excused from further study of it, except as to methods of teaching.

EXPENSES.

Tuition is free to students of the required age who take the regular course of study, and pledge themselves to teach in the schools of New Hampshire for as long a time as they shall have been connected with the normal school. Others pay tuition at the rate of \$20 per year.

An incidental fee of \$3 is due from each pupil at the beginning of each term. Most of the text-books used are furnished

free. Thus the student has the advantage of the use of a variety of books on each subject.

Board at Normal Hall is \$3.50 per week, or \$70 for the term of twenty weeks: this includes board during the recess at the middle of the term. If a pupil leaves during the term, twenty-five cents a week extra is charged.

On the first day of the term \$35 is due from each pupil boarding at the hall, and the same amount at the middle of the term. These advance payments are necessary to the economical management of the hall.

Ladies board at the hall. Gentlemen can obtain board in private families at \$3.50 per week, or they can obtain furnished rooms at reasonable rates, and can have table board at the hall at \$2.50 per week. Rooms may be obtained for self-boarding; but this is not to be recommended, when health and time are taken into the account. Self-boarding often proves the most expensive of all modes of living.

The expenses of the school are made as low as they can be and still supply the conditions of good health and scholarly success. Simple and appropriate dress, and economy in individual expenditures, are urged upon all. Where economy is the rule, no one is inconvenienced thereby.

NORMAL HALL.

The hall has been renovated and supplied with every comfort: it is under the management and is the home of the principal. Running water has been carried to each story, and all the conveniences incident to it, including bath-room,—with constant supply of hot and cold water,—have been supplied. The entire building is heated by steam. The price of board is fixed to meet the ordinary expenses of the hall, and to keep it furnished in good condition.

The rooms accommodate two each, and are carpeted, furnished, heated by steam, and lighted by lamps.

Each boarder is required to bring bedding, towels, napkins, and napkin-ring, and clothes-bag and toilet soap. Each occupant will want, ordinarily, four pillow-cases, three sheets, two blankets or their equivalent, and one coverlet for a double bed.

It is required that every article which goes to the laundry be distinctly and indelibly marked with the owner's name.

LIBRARY AND APPARATUS.

The school is furnished with an excellent library of reference books. The town library is accessible to the pupils, and is well supplied with general literature. The school is equipped with apparatus for teaching the sciences.

OBJECT OF THE SCHOOL.

The thorough training of teachers for their professional labors.

MEANS.

1. Apparatus, for illustration of the various branches of science, and for the practical training of pupils in the care and use of apparatus.
2. A library, carefully selected, to facilitate the study and guide the researches of members of the school.
3. Model and training schools, illustrating the best methods of primary, grammar, and high school organization and instruction.

METHODS.

1. Thorough instruction in the branches of study included in the course, with special reference to modes of teaching the same.
2. Cultivating, by modes of class work adopted, the skill in the use of apparatus, and the facility in illustration, the self-reliance, the power of logical thought and of easy and correct expression, and the style of address necessary to the successful teacher.
3. Careful study of mental philosophy in its application to self-culture and to education.
4. Study of the history and theory of education, and of modes of school organization, discipline, and instruction.
5. Practice in conducting recitations and in giving oral lessons before classes and before the school, under the direction and criticism of the teachers.

6. Practice in teaching in the training schools in the last year of the course, under the instruction and criticism of the teachers of the training schools.

The means for directly professional training increase from term to term, and, as may be inferred, the benefits to be derived from continued connection with the school are correspondingly increased. Though all effort is made to render every connection with the school profitable, students will find it for their interest to enter upon the course with the purpose of completing it.

THE NEW HAMPSHIRE STATE TEACHERS' ASSOCIATION.

THIRTIETH ANNUAL MEETING.

This association is no longer youthful. It has passed its majority, and for some years has been doing such earnest, substantial work as to entitle it to a prominent place among the permanent educational agencies of the state. Its papers and discussions have traversed the deepest as well as the most practical questions which teachers have to encounter, and have been of a character to command the respect of all thoughtful friends of the cause. The published proceedings of the association are taking their place with the most valuable educational literature of the state. It will not be questioned, I think, that the exercises of the thirtieth anniversary were fully up to the work of former years.

Below I give an abstract of the proceedings, taken from the *Journal of Education*:

An unusually large number of New Hampshire teachers assembled at 10.45 A. M., Friday, October 26, in the City Hall at Concord, on the occasion of their 30th annual meeting.

After the call to order, Professor Elliot Whipple, of the McGaw Normal Institute, Reed's Ferry, was appointed temporary chairman.

UNITED STATES HISTORY.

Superintendent Folsom, of Dover, opened the exercises with a paper on the "Study of United States History—its Use and Abuse."

The speaker did not consider the acquiring of facts as the object of the study of history. He valued it as an inexhaustible supply of good literature in which to interest the young. It afforded the best way of learning how to read. The pupil should select the thought for himself. The history lesson should be a language lesson. The study of history should be largely the study of biography. He insisted that we must not lose sight of the fact that education was to fit our boys and girls to be better men and women. We should dwell on characters which teach us lessons of nobility and patriotism. He would not make knowledge of the matter of any text-book the standard of attainment; he would not reduce knowledge to percentage; he would give subjects, not pages, as lessons. Pupils should be trained to do their own reading and their own thinking; they should study not Swinton's, or Higginson's, but *United States* history. His object was gained when there was carried out into the world an interest in the subjects studied—a taste and a love for good books. He would use dates as mile-stones only; he considered the teacher rather than the tools at fault for the incorrect methods employed in the present study of history. Books had improved, but teachers followed slowly.

At the close of Mr. Folsom's reading, Gen. Carrington was called for, and responded briefly on the possibility of a philosophical study of history, based only on two divisions of time, for the mastery of which a knowledge of the first four letters of the alphabet sufficed—the division into time, B. C., and time, A. D.

GEOGRAPHY.

A paper on "Methods in Geography" followed, by Miss S. M. Cate, teacher of natural science at the state normal school. As no abstract will do justice to this paper, we hope to be able to publish it in full at a late date.

In the short discussion which followed the reading, Dr. T. W. Bicknell referred to the two essays he had just listened to, as complete, when taken together, each being the complement of the other. Geography and history should be jointly studied, but first of all from the home stand-point. The scholars in our schools to-day know nothing, of their own recollection, concern-

ing the great Rebellion, so recent, seemingly, to the older ones. Now is the time when they should learn the story from the lips of those who lived in the midst of the struggle; fought, perhaps, in its fiercest battles, and could give to it that reality and living interest which it will be too late to secure when the actors have departed. It will then, most probably, pass into history on a level with other narratives of bygone days.

AFTERNOON SESSION.

At the opening of the session the association was first favored with music by the pupils of the Concord schools, and then with an exercise in English by a class from the Concord high school, conducted by Miss Laura Carlton, which reflected great credit on both teacher and pupils.

ALASKA.

The regular programme was enjoyably interrupted at this point by an address from the Rev. Sheldon Jackson, on that unknown portion of our country, called Alaska. He graphically introduced his subject by showing the absurd underestimate of Alaska's size. San Francisco, he declared, is really the central city of our country. Alaska has the highest peak and the largest river. It is the spring region, the glacial region, the island region. It is accessible from San Francisco by ocean steamer in waters as quiet as those of Hudson river. It is a wonderfully rich country; has paid four per cent. on its price every year since purchased. Although this purchase of Alaska has been profitable to the United States, Alaska was better off under Russian rule. He pictured feelingly the utterly neglected condition of the territory since its transfer to this government, so far as school privileges were concerned; showed the position of a school-teacher there; and appealed strongly to those present for their interest and sympathy.

ENGLISH LITERATURE.

Principal E. J. Goodwin, of the high school, Portsmouth, then outlined the plan which has been successfully introduced for the study of English Literature in his school. Early in 1882 an investigation of the results of the study of English Literature in

Portsmouth high school revealed the following defects: Pupils were learning the *history* of literature instead of the thing itself. They were memorizing other people's opinions about authors, instead of forming their own. Their study of rhetoric failed to make them good writers, and literature failed to interest them in good books. It was decided that the trouble was in the course of study, which prescribed learning *about* literature, instead of learning literature itself. It was further agreed that the following desirable results ought to be attained:

That the pupils should be saved from the corrupting influence of bad books, and the stultifying effects of weak books; that they should make a protracted and careful study of a few of the best authors; that they should be taught how to read and get the thought for themselves; that they should be brought to love good books. In order to reach these results, a four years' course in literature, of one lesson each week, was introduced. Discarding the outline text-books, *entire* works were adopted, and pupils were required to prepare to discuss the subject-matter, instead of spending the hour of recitation in a mere reading of the text. Rhetoric is now begun in the second year, not with a text-book, but the pupils are led inductively to discover and apply its principles from the authors read. Each recitation is followed by an hour devoted to writing essays upon topics suggested by the lesson. In the last issue of the course comes the history of literature. Those pupils who do not take Latin have English composition a part of the year, and rhetoric a part of the third year, mostly in the way of constructive exercises.

The above course has been in use only about a year, and it is too soon to speak of its workings, but it seems likely to be a decided improvement upon the old method.

THE RANKING SYSTEM

Was the topic assigned to C. C. Rounds, principal of the state normal school:

While we believe that ranking does n't tell the truth, does hamper the teacher, etc., we all go on ranking. Records have to be kept. The object of the school is to form from boys and girls, men and women. Development of character through study faithfully and honestly done, is the work toward which effort is

to be directed. School and teacher who fail in rank are judged to fail, and those who succeed in rank are judged to succeed. Whether ranking is a necessity or not, in some form or other, it is used in the best schools, even by those who disclaim it publicly. Is the sin in its being used systematically? Ranking is an abomination as carried on, but all things can be abused. We do wrong to throw away utterly a method because abused. Seating pupils according to rank is an abuse. A school must be in a terrible condition when this is a choice of evils. Ranking is abused when the rank is made at all a matter of public honor or discredit. It is an abuse when it is used to promote one at the expense of another. Children are hardly strong enough to bear the strain of such a system. Such ranking as tempts to dishonesty is to be condemned. It is an abuse when it tempts to overwork or to superficial work; when it hampers the teacher and absorbs his attention. It is good only when a help to teacher and pupil, and not to a statistic-mad superintendent. Superintendents have no right to require reports which cost a great deal of labor and are not worth the labor.

But could a system liable to so many abuses have any use? An understood fact, that from day to day the pupil is making his record, has great force. The feeling that there does exist a standard by which he must be measured, is a healthful motive for the child, because it is what he will be required to meet in the world. In some way or other we must pass judgment. But how? Is not that judgment best which is the average of a number of judgments scattered along through the term? Mr. Rounds said he would not trust himself to judge correctly of a term's work as a whole, at a time when recent recitations must have left a greater impression upon his mind than those further removed. The existence of records suggested the simplest and pleasantest way of dealing with those who failed to come to the mark. There was no fault-finding, no argument, but the business-like appeal, "Look at your records. Are they satisfactory?" Ranking has no greater advantage than its tendency toward the improvement of the teacher. To be obliged to pass judgment as to whether work is good or not, gives a more definite idea as to what good work is, and hence, by furnishing a more definite ideal, leads to the doing of good work.

"The shots that tell," interspersed throughout the paper, provoked a valuable and general discussion, largely in the form of questions propounded directly to Mr. Rounds.

EVENING SESSION.

WHAT MORE?

A suggestive paper on the above subject was presented at the evening session by Principal Isaac Walker, of Pembroke academy. The essayist referred to this as a progressive age, and said that the teacher should be progressive—neither too visionary nor too conservative. Much has already been done in New Hampshire to improve our schools, especially during the past year. The laws lately enacted were reviewed, but the speaker thought more ought to be done. A better classification is needed; also a greater degree of thoroughness. There should be a uniformity of text-books, and a less number of daily recitations. Something perhaps might be done in urging upon superintendents to adopt plans of study in the rural districts. Pupils should remain in the schools for a longer time, and their attendance should be regular. The reforms referred to could be promoted by better supervision. The schools should be under the care of one committee; or the town system, as it is generally understood, should be adopted in place of the district system. The matter of temperance education should receive the attention of the teachers. Let the children of to-day be taught the principles of honesty and sobriety, and the men and women of the next generation will make our already grand republic grander still.

NEEDS OF OUR SCHOOLS,

Was the title of a paper by Mrs. S. E. Eastman, who continued the discussion. The town system, she argued, should be adopted, and the schools placed under a town board, who might plan the work for permanent results, selecting and retaining the best possible teachers, and enforcing uniformity of text-books. Pupils need to be trained to think for themselves. It is easier to do work ourselves than to guide unskilled hands in doing it; but not so can our pupils be properly developed. They need

more and better training in mental arithmetic. They need a better knowledge of the history and constitution of the United States. Our schools need the visits and coöperation of parents. High schools should be established in the villages, instead of allowing the higher branches to be crowded into the ungraded schools to the detriment of the elementary branches.

Principal W. A. Robinson, of Franklin Falls, also maintained that better work in every way can be done under the town system of schools, in each of these directions, than as the schools are now taught and controlled. But on the other hand, he said, with a board of education of the ordinary calibre the chances for a failure are proportionally increased. The only permanent improvement we can have in our schools is to do progressive, systematic, conservative work in the line of better teachers and better supervision. The papers report that the Maine teachers are moving for a state examination of teachers. It would, in my opinion, do more good to have the school committees submit to a test to show their qualifications for their positions.

Superintendent Patterson forcibly and eloquently portrayed the practical lions in the way of effecting the changes which had been urged and which all desired. As he travelled more among the people, he became better able to appreciate the feelings with which those difficulties were regarded which it was so easy for us to dispose of on paper. Superintendents could be made of no better material than the town afforded, and what if the only available man was the doctor, already overcrowded with work? He knew a town which had been thrown into a general commotion by the attempt of the superintendent to introduce a new series of reading-books in the place of those so long used and thoroughly familiar that the children could read and play marbles at the same time.

Mr. Chase, of Claremont, argued that iteration was necessary in our schools. Our system was a curious one. At the head was the state superintendent, with all responsibility and no power. Then the superintendent with neither responsibility nor power. And, finally, the prudential committee with all power and no responsibility.

Referring to the oft-repeated question, How shall we interest the parents? Mr. Rounds suggested that pupils might be sent

home still with multitudes of questions on which the parents could assist them, and on which they could not assist them without becoming interested in the work and the teacher. He would spare no pains to interest the clergymen in the schools. The example of one man who visited the school often, simply because he was interested in it, was worth more than that of any number of superintendents.

Mr. A. C. Stockin, of Boston, looking at the bright side of things, instanced the many boys who had gone from the country schools, with all their disadvantages, to stand, nevertheless, where the winds blew and the rain descended, because founded on solid New Hampshire granite.

THIRD DAY, SATURDAY, OCT. 27.

At the business meeting of the morning Mr. Rounds, as chairman of the committee on resolutions, read a petition to congress recommending an appropriation for the support of schools in Alaska. It was adopted.

OFFICERS.

The following list of officers for the ensuing year, submitted by the Committee on Nominations, was then elected :

President—E. J. Goodwin, Portsmouth.

Vice-Presidents—C. C. Rounds, Plymouth ; A. W. Bacheler, Manchester ; A. E. Tuttle, Farmington ; E. R. Goodwin, Dover ; Julia T. Brigham, Goffstown ; Lemuel S. Hastings, Claremont ; Emma Chapman, Greenland ; Charles L. Pulsifer, Lake Village ; Martha H. Pillsbury, Warner ; Agnes M. Newton, Shaker Village.

Councillors—Warren Clark, Concord ; Clara M. Hurlin, Andrim ; Emma F. Johnson, Nashua ; Miss L. E. Manahan, Manchester ; Rev. S. E. Quimby, Tilton ; Miss S. C. Eastman, Derry Depot ; C. C. Boynton, Lebanon.

Secretaries—John F. Kent, Concord ; Josie F. Prescott, Portsmouth.

Treasurer—Elliot Whipple, Reed's Ferry.

BOOKS AS AUXILIARIES IN TEACHING,

was discussed by Prof. Louis Pollens, Dartmouth College. Used with discrimination, books, he said, are the teacher's best friends. After the necessities of life, the teacher should forego everything rather than be without a good library. Books are the teacher's stock in trade. In his valuable hints as to what a good library is, he remarked of the dictionary that its value as a dictionary is lessened when it becomes an encyclopædia. There is no better way of binding the youth closely to us than by joining them in a course of reading. There is no better way of staying the tides of literature, falsely so called. Our business is to teach not isms, but manners and manhood.

Miss Reed, critic teacher of the State Normal School, speaking on the same topic, said,—The object of school is to teach the pupil to learn from books. Those great students who to us seem to owe least to books, got but a hundredth part of their knowledge directly from observation, and much of their observation was probably prompted by reading the observations of others. He must overtake his predecessors before he can pass them. Generations are not only dependent upon books for their advancement; the individual sustains a like relation to books for his development. Reading gives us new experiences, if we have learned to unlock the world of thought stored in printed matter. Through reading, our mental world stretches out far beyond the limits of our actual world. If my boys and girls leave school with the power to use books, I have done for them, intellectually, all that can be asked of the school. But it is only under certain conditions that books are auxiliary in school work or of use out of it. Books *per se* are a zero quantity; books plus the training which enables one to use them are the greatest factor in getting an education. They may not be used from the start in school work, because the pupil is not ready for them. Getting a vocabulary to use in reading comprehends most of that work in school. In all reading there must be a process of verification on the pupil's part. Though asserting books to be indispensable in school training, their service to the reader is due primarily to the place accorded them. First, as regards time. Though books hold a very subordinate

position in the primary school, I am of the opinion that they are not enough used. When a pupil is able to get the lesson from a book he should be allowed to do so. He may not be skilful enough to get all the meaning expressed. It is the purpose of the recitation to show him what he has failed to see in the words he reads. Secondly, as regards the nature of the study pursued. Owing to a lack of suitable books, much of the story period of history has to be covered orally, as well as much of the earlier work in geography. In mathematics, books for the pupil are not indispensable. In geometry I consider a book a disadvantage. In learning the elements of natural science no book should be given. Thirdly, as regards the character of the book to be obtained as a text-book. Some books are worse than none in the hands of the pupil. Such are all books which, for any reason, are too far ahead of the understanding of the child. Yet the habit is encouraged whenever we insist upon the use of a book the greater part of which cannot be understood. And, finally, a book without a teacher is a ship without a helm. The teacher is the master; the book his most faithful assistant. The two should never change places. Let us, then, have the books in the school-room, and everywhere that they will be used; but with them let us have the teacher who will jealously guard her position as first in the work of instructing, and yield it neither to books nor to other matter made with hands.

Lemuel S. Hastings, principal of Claremont high school, considered the abuses of books employed as auxiliaries in teaching, but concluded that the teacher who was fitted to instruct without the aid of books is also fitted to use them wisely.

THE GREEK QUESTION.

In speaking on this topic, Mr. A. W. Bacheler, principal of the Manchester high school, denounced forcibly the extreme radicalism of the age and the spirit which condemns as impractical all that is not immediately convertible into dollars and cents. He contended that to admit that another education was possible for those who wished it for use in practical trades, was not at all to admit that persons desiring culture for literary purposes or for its own sake, might obtain it by any short cut

method yet proposed, such as the substitution of the French for the Latin, or, worse still, the German for the Greek.

Prof. E. R. Ruggles, Dartmouth College, made a strong plea against Greek as an exclusive source of genuine culture.

He denied that a knowledge of the literature was obtained to any extent through the medium of the language. No such familiarity was even attained as was quite possible in the study of any of the modern languages. The dictionary will bear witness that the meaning of scientific terms derived from the Greek were not made clearer by a knowledge of their derivation. The fields of science and of language, he said, were wide enough to admit of a broad culture, even without the Greek.

A paper by Miss Elsie S. Dow, of McGaw Normal Institute, on the same topic, completed the formal programme. She claimed that for the all-pervading complaint, "It's all Greek to me," to suggest the simple sounding remedy, "Then study Greek," was not mere flippancy; that the study of Greek is a vital part of that system of language culture which, broadly laid, is the sure foundation of all effectual mind training, and that the years rightfully spent in this kind of training had been proved, by the sacrifice of many noble victims, to be of little use to any but the rightful owner. Formal grammar is best learned from an inflected language, where every sentence written or read is necessarily in itself a complete exercise in parsing and analysis. The benefits of ordinary composition are best attained where thoughts can be secured quite distinct from words, and it becomes a positive merit to follow closely the original. In either light the study has the advantage of being a work constructive, not destructive. The testimony of the Latin and Greek lexicons was taken to establish the marked inferiority of the one language, and the marked superiority of the other to the English, as affording the means of studying the finer shades of thought and expression.

A lively discussion ensued, which served to bring out the fact that the teachers in high schools and academies, for the most part, favored the retention of Greek in the course.

It was long past the prescribed hour when the meeting was finally adjourned for the day and for the year.

The following papers, read at this meeting, are of such general

interest that I have thought it might be well to put them in print so that the teachers of the state could get access to them :

BOOKS.

BY PROF. LOUIS POLLENS, OF DARTMOUTH COLLEGE.

Books are the teacher's best friends—his most constant of helpful allies. Still to be used efficiently they must be used discriminatingly and wisely. How are we to discriminate?

They are multiplying with amazing rapidity. I think it an understatement, rather than an exaggeration, to say that the yearly issue of new works, or of new and generally revised and improved editions of old works, by the press of the great European states, and of our own country, is forty thousand, or over a hundred a day. The works already published no man can accurately compute. We are told by the French that their great national library contains between two and three millions of volumes, besides an immense number of pamphlets and manuscripts ; the British Museum library contains between one and two millions ; several great German libraries, and the St. Petersburg imperial library, nearly a million apiece. And yet we know that all these collections combined would represent only a part of the harvest of books our earth has borne. Indeed only a part of the part of that harvest has escaped destruction, for the cases are not few of unique copies of works to be found elsewhere than in those famous national libraries. Of course many of these volumes are of little value. Many are frivolous : many are positively pernicious. Still it is well that in large general libraries all books should be preserved. They record more truthfully than anything else, and, strange to say, more enduringly, the progress of the human race within historic times. Hugo has, in his telling, if fantastic way, dwelt on this comparative indestructibility of books in the famous chapter of his " Notre Dame," entitled " This will kill That," *this* being the printing-press, *that*, architecture, symbolizing the past. Allow me to quote a few lines here :

" In its printed form, thought is more imperishable than ever. It is volatile, unseizable, indestructible. In the architectural age it had changed itself into a mountain, and masterfully

taken possession of one spot, of one century. Now it is a flock of birds, flying with the four winds of heaven, and filling all points of the air and of space. In this new form it is far more enduring. It was solid before. It has now become alive. It has passed from mere duration to immortality. You may remove a mountain, but how can you extirpate ubiquity? If a deluge comes, after the mountain-tops have disappeared under the flood, the birds will still be flying above it, and if a single ark floats on the surface of the deep, they will light upon it, float with it, and with it behold the falling off of the waters, so that the new world, as it emerges out of this chaos, will see soaring above it, winged and full of life, the thoughts of the buried world."

We should then be grateful to the individuals and to the governments that have taken such pains, and have been so lavish of means in order to bring together and to preserve for us the thoughts of other men and of other times, the literatures of the past as well as those of the present. We should consider ourselves fortunate if our work is done near one of the large collections which, in our land, are becoming so numerous, thanks to state, or municipal, or corporate, or private beneficence. But many of us are not so fortunate. How can they bring books to their assistance?

Every teacher should have a library of his own. Every school should have one of its own. Save the absolute necessities of life, there is nothing that a teacher should not forego rather than remain destitute of good books. Even if he has a good public library at his command, he should own as many volumes as his means and his other obligations allow him to buy.

The collecting of a really serviceable little library is not so difficult or expensive a feat as one might at first think. Ours is an epoch of cheap books. I grant that volumes sold cheap are usually cheaply got up, but they are often sterling works, and generally the type is fairly readable. With fifty dollars one may, by careful selection, procure a good collection of classic and contemporary authors.

Fifteen years ago, at a state teachers' meeting in Vermont,—we were then discussing the question, "How to teach English," a question very apt to appear on teachers' programmes,—I said

publishers ought to furnish us with well printed copies in simple board or stiff paper covers, of the shorter masterpieces of English writing, at prices varying from fifteen to thirty cents. In that age of high prices, when one could not buy a book of average size, even a reprint, for less than a dollar and a half, and could buy very few at that price, my statement sounded absurd. To-day it is more than made good by facts. But let us be more definite. What books shall a teacher buy?

First of all let each teacher equip himself with one good dictionary—and none is good but one of the best—and one good cyclopædia. Of the former there are only three now easily obtainable,—Webster's, Worcester's, and the Imperial. (Hunter's Encyclopædic Dictionary is still publishing.) I will not tell which I think the best. I can very honestly say that any one of these is good enough. Our English dictionaries are really encyclopædias, with their innumerable technical and scientific terms, their illustrations, their lists of proper names, biographical, geographical, scriptural, etc. This makes them more generally useful, but tends to lessen their value as dictionaries pure and simple. Compare for example Webster's English with Littré's French, and the difference is plain enough.

Of encyclopædias the number is constantly becoming larger. The Globe, Appleton's Larger, Appleton's Abridged, Zell's, The Cyclopædia Britannica, Chambers's Original, The American Adaptation of Chambers, and others still. They are all good. For teachers on this continent the American works are undoubtedly better than the English. Johnson's, as the latest of the larger completed cyclopædias, is, I think, the best. What a pity the type is so small. But had it been larger the work would have cost more. I wish some enterprising American publisher would give us a translation, adapted to our wants, of the incomparable Hand Lexicon of Meyer. Its two compact 16mo. volumes contain a succinct and lucid answer to nearly every question that can arise in the reader's mind, and the cheapness of the book secures for it so large a circulation that the enterprising house that publishes it can afford to revise it once in five or six years, thus keeping it fairly abreast of changes, discoveries, and improvements in science, in arts, and in politics.

With a dictionary and a cyclopædia the teacher may begin to

feel himself master of the situation. He can afford to wait and to consider maturely before he buys other books. He will buy them now largely in the order of their value as literature. I assume that he is in possession of the text-books he uses in his classes, and that he has kept those he used in college, or in the normal school, or in the academy or high school, where he pursued his own studies.

There are certain books that one *must* read, so as not to have, with blushes and shame, to acknowledge ignorance of them. The opinion of civilized mankind is quite clear and unanimous with regard to most of them. They are by no means all originally English, but the foreign-born among them have been brought over into our tongue and have become naturalized. They have been "Englished," as Morris wants us to say, and I for one think the expression a better one than translated into English.

Do not expect me to give you a long list of these foreign masterpieces. Emerson has done this for our generation,—nay, for more than one generation. But Homer, Sophocles, Plato, Plutarch, Virgil, Seneca, Dante, Cervantes, Molière, Pascal, Montaigne, certainly are foremost in the procession down to the eighteenth century. The English writers that should be added to this list, you are quite as competent to select as I. Certainly Chaucer, Shakespeare, Bacon, and Milton; perhaps, also, Spencer and Dryden.

With the eighteenth century Germany appears with classics of her own. Whoever else outside of English-speaking lands has a right of admission into our select circle of authors, Lessing claims it most deservedly. Schiller and Goethe belong to both the eighteenth and the nineteenth centuries,—the latter especially, who may be said to belong to all centuries, being at once the most classic and the most modern of authors. France brings forward a Montesquieu, a Rousseau, a Voltaire—great writers all, but not to be read indiscriminately, not only because of the indecencies that deface some of their works, but also because of the trifling character and ephemeral value of much that they have written. But Montesquieu's "Grandeur et Decadence des Romains," Voltaire's "Siècle de Louis XIV.," Rousseau's "Emile," are works that can be recommended without fear to every adult reader. The "Emile," as you all know, is, if we judge

by the effect produced, the impulse given, the most important treatise on education of the last two hundred years. From Scotland to Sicily, from Madrid to St. Petersburg, it went with its beautiful, if utopian, theories, its powerful appeal to natural affection, to humanity, to the innate and inherent love for simplicity, till, from empress to lady's-maid, from Kant to the humblest village school-master, every open mind and heart in Europe had shaken off, for a while at least, the thralldom of custom and iron-bound conservatism. To this treatise most of the reforms in education, both home and public, of the last hundred years can be directly traced.

With the nineteenth century, the number of authors that insist upon a hearing is enormous. But a selection must be made. Only the best should be bought. Would I could say only the best can be read! What are these best? Coleridge, Scott, Landor, Lamb, Shelley, Wordsworth, Thackeray, Dickens, G. Eliot, Tennyson, Macaulay, Carlyle, M. Arnold, among British writers. I will not venture to give even a tentative list of American authors, but no such list is tolerable that leaves out Cooper, Hawthorne, and Emerson.

Of foreign works, I shall say only that good translations are easily to be got of the best fiction,—Auerbach's, Eber's, Tourguénef's, Balzac's, G. Sand's, V. Hugo's, and of many more;—but of essays, of poetry, of dramatic works, the translations are rare, and generally poor. If these are to be read at all,—and certainly many are well worth reading,—they must be read in the original. Foreign books can be procured at a reasonable price. They ought to be cheaper than they are, and they would be but for the heavy duty our government collects upon intellectual food. If the object of the duty on foreign books is to encourage home production, it must be conceded by the most devoted champion of protection to have signally failed, for the home product of German, or French, or Italian, or Spanish literature cannot by any stretch of patriotic appreciation be called very large, or classed very high.

Now our teacher has surrounded himself with a small but select library of masterpieces. Let him add the acknowledged standards in history,—Curtius for Greece; Mommsen or Duruy for Rome; Hallam for the Middle Ages; Green or Bright for

England ; Michelet or Guizot for France ; Menzel or Lewis for Germany ; Bryant for the United States. Let him read one or two of the best weekly papers, and the same number of monthlies—say for the former class *The Nation* ; for the latter, *The Atlantic*, or *Harper's*, or *The Century*. Let him add to these a good educational journal, and according as he is disposed to do a little special work in science, or in language, or in literary history, one more special publication,—say *Science*, or *The Journal of Philology*, or *The Literary World*,—and the teacher is fairly equipped. If he lives in a large town or city, he will find all the works I have mentioned, and nearly all the periodicals as well, in the public library and public reading-room. If his lot is cast in a smaller town or village, he can, with a little exertion, get up a club and have all the publications I have named, and not a few besides, and most of the books, bought by a coöperative association. In getting this club together, he not only secures for himself the very best help he needs, but he becomes a public benefactor of the most genuine kind. His gift can in no wise be turned to an evil use, and he has helped on the formation of habits and tastes that will long prove a source of delight and a blessing to the community.

If the teacher is not a machine ; if his work is not mere routine ; if his knowledge is not to be simply of the stock in trade kind ; if his sympathies are to be broadened, his horizon widened, his interest in the world about him made more and more generous and intelligent ; if he is to be to his pupils and to the community the helpful friend, the safe counsellor, the steadfast and trustworthy guide ; if, in spite of seasons of unusual difficulty, of hours of discouragement, of temptations to despair, he is to be enabled to remain hopeful and to be essentially happy,—he must have always within reach, easily accessible and enticingly hospitable, the very best society, the most cultured, the most thoughtful, the most kindly, the most wise in worldly and in divine matters. This society,—his books afford it : they *are* it. I cannot look on a row of modest volumes on my study table with these names stamped upon them,—“Greek Testament,” “Bacon's Essays,” “Pascal's Thoughts,” “Plato's Republic,” “Emerson's Society and Solitude,” “More's Utopia,” “Homer's Odyssey,” “Homer's Iliad,” “The Tempest,”—without

feeling that with such a body of friends and of counsellors it were the darkest ingratitude to feel lonely, and unpardonable to entertain mean thoughts and unkind feelings. But books will prove a help to the teacher in a different way still.

Wherever your lot as instructor is cast, and whatever the age, sex, or social condition of your pupils, you can bind them to yourself more closely perhaps than by any other means, by inviting them to join you in a genuine comradeship of reading. They, with you and your favorite authors, will become a circle for delightful associations. The counsel or warning, which spoken by you might have been unheeded, or even resented as dictatorial, will, when heard as the utterance of the great thinkers of past ages, or of our own, sink deep into the heart of hearts of high-minded and sensitive youth, and become a life-long inspiration and delight. This circle may be open to those only who have shown themselves deserving. Membership in it thus becomes a reward, and the desire to join, an incentive to honest work and manly ways.

The books the teacher at first shares with his pupils. After a while these may wish to become owners: then the advice of the teacher is trustfully asked and readily given. The family is easily brought into the sphere of influence of this association, and thus a whole community may be refreshed, enlightened, elevated through this simple and wholesome agency.

Some of you smile at what you probably consider a chimerical scheme—a dream that never was, never can be, realized. Of reading you say there is already too much. The land is flooded with a constantly rising stream of silly and often hurtful literature, if so noble a name as literature can be applied to so mean a thing. I concede this; I lament it. Sometimes I almost despair of our coping successfully with the evil. But I firmly believe that one of the most effective means of staying it is the one I have described.

Think of the power in a cheerless home, where oaths are too often heard, where manners are uncouth, where ideals and aspirations are, even when most extravagant, sure to be low and mean, where a gentlewoman's face is never seen, a gentleman is never welcomed—there are such homes even in our land of plenty, of nominal equality, and of many and various churches—

think, I say, of the power in such a home of a noble book, read by a bright, trustful, hopeful young enthusiast. What light and cheer it brings! How it broadens the horizon of thought, the outreaching of feeling! How it ennobles a mode of life that, Heaven knows, needs sadly enough to be nobled! There are terrible hindrances in the way of progress everywhere. We, spite of our great advantages, have a full share of them. To our poorer people art has little to show. Cathedrals, public galleries, museums, noble palaces, grand ruins,—we have few or none of these. Our winters are long and dreary. The class distinctions, once so faint among free men, are rapidly becoming more and more pronounced. The restraining power of religious teaching and religious associations is, we are told, slowly but surely diminishing. The struggle for life, once a mere abstract idea among us, is becoming with multitudes a very serious reality. The example set by people in high places is certainly not always (is it, indeed, generally?) on the side of lofty morality and pure patriotism. Large fortunes are less and less often seen to be the reward of industry and thrift. The disintegrating effects of the destructive teachings of Socialists and Communists are growing more and more evident among a very large class of our population.

But why go on enumerating these threatening signs of the times? You see them; you read them. Like me, you ask, What can be done to change them into signs of promise?

Were this an association of political economists, the problem would demand and receive a different answer from that we have hinted at, and will more definitely offer. Were we an association of ministers, it would, and very properly, be looked at from a different standpoint, and different solutions be suggested. Were this an association of aggrieved working-men, it would suggest trains of discussion wide apart as the earth from the sky from that we have been and are still following. But we are an association of teachers; and it is from the standpoint of the teacher that we must discuss it, as indeed we have been doing.

While fully appreciating the value of whatever suggestions the careful student of sociology would make concerning this great problem; while conceding the immense importance of the

contributions of religious organizations to its solution ; while feeling never in the least disposed to cast ridicule on the claims and the schemes of workingmen's associations, since I know too well how terribly in earnest they are,—I, as a teacher, not very long since a teacher in the public schools, declare it to be most emphatically my belief that in our hands, more than in the hands of political economists, or theologians, or labor agitators, lies the remedy that may in part, at least, cure the evils we deplore, and that upon our earnestness, upon our faithfulness, upon our unselfishness in the discharge of all our duties as teachers, largely depends the efficacy of this remedy. We are too prone to limit unduly the scope of our work and of our influence.

We often hear a complaint that schools attempt to teach too many *isms*, but have given up teaching manners and manhood. The complaint is often too bitterly made—the charge is certainly too sweeping. But is there no ground for it? Certainly our labors are arduous enough, and the charge of idleness has never, so far as I know, been brought against school-masters and school-mistresses. But may it not be true that we have not always thought enough of the formation of character? that we have kept our eyes fixed too narrowly and solely on the preparation of lessons, and on the observance of rules?

Let us acknowledge that to some extent we have been remiss. Let us concede that as a body we have not exerted all the influence that so large and so strong an organization as ours ought to possess. That concession is enough for my present need. By continuing our faithful and intelligent work in the school-room ; by improving upon it, as we are steadily doing,—trying reasonable experiments, availing ourselves of the discoveries of others, gratefully welcoming improved methods, apparatus, books, buildings, and by going beyond all this in the way I have pointed out, and others still, as God opens them to us,—we may do more than any other body of men and women to save the country from the perils that threaten it. We are nearer, closer to our pupils than any other human beings save their parents. Nay, in many instances these are so besotted and brutalized, or so unnaturally indifferent to their offspring, that the teacher stands really, and not alone nominally, *in loco parentis*.

Let us, then, act like men and women whose responsibility extends beyond the school curriculum, the school-house walls, and school-yard fence. The many ways in which we can help our pupils, it would take more time to enumerate and discuss than our whole session would afford. I ask you now simply to bear in mind the way just indicated. Inspire a young boy or girl with a taste for good reading; show him how, by a little care and self-denial, good books can be procured, and you have raised about him a safe-guard that may in future years be efficient against temptation to ignoble pastimes, low and debasing practices, and all-absorbing selfishness. Let me leave with you, as the motto our profession should ever make its own, a sentence from the German translation of a Hungarian book entitled "The Zones of the Spirit." Great thoughts are free; they travel fast and far, scattering light over all, and bringing inspiration to all. No man is the poorer for sharing those that God gives him freely with his fellow-men—nay, every man is much the richer for his liberal dispensing of them. The thought is, "*Die Moral der Kinder ist die Grundlage des Staates*"—"The character of the children is the foundation of the state." Not armies, not navies; not beautiful and numerous churches, or libraries, or palaces; not manufactories, or mines, or rich farm lands; not this or that political party; not this or that interpretation of constitutions or charters,—but the character of the children of the land—*Die Moral der Kinder ist die Grundlage des Staates*.

GEOGRAPHY.

BY MISS S. M. CATE, OF THE STATE NORMAL SCHOOL.

How shall geography be taught? What do we mean by geography? Only when one has clearly answered this question can the answer to the first be comprehended. Do we mean the knowledge of the *names* of mountains, rivers, cities, and the position of these names on a colored piece of paper? Such a study gives about as clear a picture of the earth as the manufactured article gives of the raw material. I have assumed a different answer. Geography is a description of the earth's surface, its

hills and valleys, lakes and rivers, its productions and inhabitants.

This implies a knowledge of realities, not of symbols of things, not of words. In the building of any structure, the first work is to prepare the materials. The object of the first work in geography must be to help the child to gather the materials which he is to use in all his after study. A scientific order, if there be one, is of little value. The surroundings must determine the course for each teacher. What would be a logical order for me, teaching in a rugged mountainous district, would be illogical for you on the open plain, or beside the sea. Begin, then, at home. And the first work of every teacher must be to acquaint herself with the geography of the place. Begin with what is known: build upon that, and you will find almost every child possessing much valuable knowledge when the opportunity is given to call it forth.

A scene comes vividly to mind. A little girl eight years old stands in a corner, disgraced before the school, because she failed to remember the names of the rivers of Europe. That child loathed the very name of geography. Yet when Saturday came and she was free, many a mile she wandered with a brother along the winding course of a beautiful brook, now drinking of its clear, cool water, now gathering pebbles from its shallows, and wondering where so many came from, and what made them so smooth and round; or, again, sitting on its sloping bank, watching the minnows as they darted to and fro, or launching chips and loading them with precious cargoes destined for unknown ports. With what delight the children finally traced it to its source in a crystal spring welling forth from the bosom of the hills! How eagerly they noted the silver streams that, dancing down from the neighboring hills, helped to swell the current of their tiny brook! What wonderful cataracts and water-falls they found! What stores of materials they garnered for imagination to build from by and by! Little did that child realize that she was drinking deeply of the knowledge she thought she so disliked, or that she was gaining from those rambles more valuable geographical knowledge than from many of the so-called geography lessons of her school life.

The teacher of the country school has much in her favor: the

materials are at her door—she has but to use them. The river winding through her town, the little brook rippling down to meet it, the hill that turns it from its course, that stretch of sand not far away, dotted here and there with green—a miniature desert—all are hers. Note that line of hills over against the western horizon. Need you go to the Rocky Mountains to teach of a mountain range or chain? It has just stopped raining. What is that stream hurrying down the middle of the street but a miniature river? See the delta forming just there where the stream turns into the gutter! Tell me why this little stream flows where it does, winding round pebbles and hillock, dragging the sand along and heaping it up at its mouth, and I will tell you that the Mississippi, with its manifold windings and square miles of delta, can offer no better reasons.

An ideal course would be to take walks and journeys with your pupils, and lead them by careful questions to observe and recognize the wealth and beauty of the earth on which they live. Take them in imagination. In beginning with the school-yard, let them notice its shape, the land or streets adjoining, its surface smooth like the school-room floor, or full of hollows in which the water stands on a rainy day; require them to observe whether it is level, or sloping; covered with grass, or bare; the kinds of trees and the location of walks. After several lessons of this character, turn to the moulding-board; let the pupils show what they have seen by representing it in the sand before them. Your school-house is situated at the foot of a hill. Climb the hill and observe its shape, if it be broad and flat, steep, or of gentle ascent; whether there are rocks on its sides and top; its covering, of grass or shrubs or trees; the small streams flowing down its sides,—why they are there, and what becomes of them; and, finally, what can be seen from the summit of the hill. The river or brook which flows through the town will furnish material for many lessons. Gather from the class all the information they possess, then add from your own store. To illustrate: How many have ever been down to the river? Every hand flies up. What did you see, Lena? “I saw some pebbles.” Cyrus? “A water-adder.” Leone? “Some fish in the eddy.” George? “A log floating on the water.” Where did the log come from, I wonder, Lizzie? “I think it was a tree that was growing on

the bank." Harvey? "Perhaps it was struck by lightning and fell over. I saw one in the woods that had been." Well, Ralph? "I think it was one of the logs left from the drive last spring." What do you say, George? "I guess there would n't have been branches on it then." Which way was the log moving? Why did it not float up the stream? Some one saw pebbles—did they look like the stones you see in the street? "No, they were round and smooth." What has made them so? Have you ever waded in the river, Fred? Where is it deepest? Who has ever been up the river? "I have been up to the mill." Where is that? "Up by the falls." Why was it not built here in the village?

These talks are corner-stones: build upon them. Gather the children about the moulding-board; represent the part of the river which all have seen, then lead them along its gradually narrowing channel, noting the precipitous banks, the falls and cascades, till at length the source is reached. The many brooks gushing from the mountain sides, now only threads of streams, but again rushing madly as they bear onward the melting snow, tell us the secret of its low water in summer, and its swollen torrent in spring. When its source has been fully explored, new joys await a trip to its mouth. Just as surely as the river is the highway to the ocean, so such study as this is the road to the vast ocean of knowledge comprehended by the word geography. Some one child has had a wider experience than the others: use his knowledge for the benefit of the whole class. In these lessons enlarge their conceptions, increase their interest in the study of the earth by telling and having read stories of other islands, rivers, deltas, mountains, and forests. No child should be considered to have a vivid mental picture till he can reproduce it with sand, pencil, or crayon. Notice the occupations and productions of the town; what men are doing; what this part of the earth gives them. Are all the productions used at home? what is done with the rest? are any articles used which are not produced at home? what things are found in the stores? where do they grow, or where are they made? What animals have they seen? where is their home? to what use do the people of their native country put them? Give special lessons on the foreign productions which are familiar to the child, as orange, banana,

silk, cotton, ostrich. If the name of its country is given in connection with the object, association will help to fix it. Seeing the object will recall the country, and when the child comes to study of that country it will be like meeting an old friend.

When such a course as suggested has been thoughtfully followed, the child has at its command all the materials out of which to construct the picture of the earth; he has only to recognize familiar forms in different combinations, or in grander surroundings. The limit of the personal experience of the child is reached: next to this is the seeing of the object in material form. The moulding-board gives opportunity to supply this. Throw up the surface of a continent—our own, perhaps. Let the pupil see vividly those four vast slopes which send their waters to the north, south, east, and west. Having once conceived the picture, he can never forget it. Let the pupils describe as the teacher moulds. It is here that the true value of much of the previous work is felt. The seen enables them to conceive the unseen. Imagination carries them beyond the mere representation. They know from experience the relations between the picture of a country and the country itself. When the surface of the continent stands out clearly, the drainage is a simple matter. The pupil has only to bring to mind his observations in the study of the school-yard, or the hill near by, to decide at once where the rivers must be. The character of the slopes will tell him whether they are long or short, rapid or sluggish, navigable, or capable of furnishing water-power. When the moulding-board has done service for a time, turn to the books: let some one read an account of a trip across the mountains, or a voyage down the Mississippi. The pupils should be able to reproduce what has been read, either orally or in written form.

One of our pupil teachers, who has been following a course similar to what I have indicated, came to me not long ago, and said, "My children are perfectly wild to take home books to read about South America." Under such conditions not much pressure is needed to induce children to learn their geography lessons.

This is but a general view of the continent; when all have been considered in this way, we are ready to pass to the study

of the earth as a whole. The globe should be used constantly to give correct impressions of the shape of the earth, and the relative positions of land and water on the earth. A few facts of mathematical geography need now to be taught. When two continents have been studied, let them be compared. The best test that pupils have clear ideas is, that they can readily compare them. They should be led to discover every resemblance and difference. The continents may now be represented on a Mercator's projection, the comparison and classification continued. Fertile plains and barren plateaus can be shown by colored crayons. Mines and quarries may be located. Let the pupils join the eager throng who for ages have been crossing seas and exploring distant lands to search for earth's hidden treasures. Let them explore the dark recesses of a coal mine, and learn of its wonderful formation; then visit those palaces hewn from the crystal salt.

Much of plant life has already been discovered. Call to mind the great food staples, and locate them on the map,—the plants that furnish us clothing and shelter,—and then the luxuries may follow. As these are discussed, specimens should be shown, as well as pictures, of the plant in its native home, and any of the processes by which it becomes ready for man's use.

The study of animal life is especially interesting at this point—the camel and ostrich on the desert, the llama on some Andean pass, the lion in the Indian jungle. Lastly, place man on the earth to develop and use for his own upbuilding the products of the earth.

What an interesting problem becomes the founding of the cities! How readily the pupils discover that great manufacturing centres must be in the region of short, rapidly-flowing rivers! that on the deep bays and at the mouths of navigable rivers will be the great marts from which passes the surplus of a country's products! The wants of men in one section, and the ability of those in another to satisfy these wants, lead to the exchange of products. Oceans, rivers, and lakes are insufficient means of communication; so canals, railroads, telegraphs, and telephones appear. Trace routes on the oceans and along navigable rivers. Travel by land from ocean to ocean. The maps to be obtained at any railroad office do good service here. In

the study of a particular country or city, I often let each pupil represent a country or city. Sometimes they attempt to imitate the costume of the country. Then these visitors from foreign lands converse in regard to their respective countries, at the same time displaying pictures or specimens of the productions of that country. Again, let each choose some country and present to the class, to tell the name of the country described. At another time a trip around the world may be a profitable exercise.

The pupils will be able to bring many pictures, and articles of various kinds that have come from foreign countries. In addition to these, every teacher should make a collection of pictures, interesting accounts of animals, plants, or any section of the country. Brazil, with its diamond fields and coffee plantations; Switzerland, with its rugged peaks and chamois hunters; Holland, with its dykes and wind-mills; Norway, with its fiords and fishermen; and our own country, with its fields of wheat and cotton, and its busy factories.

Still another means of taking the pupil out into the world, and investing this study with interest and reality, is the use of the newspaper. It brings him into intimate relation with the events of daily life. There is no text-book which can take its place, because none furnishes illustrations so varied or so well adapted to the experience of each child. It tells him of the most recent discoveries—the opening of new railroads and the development of commerce. In a shipping column, or it may be merely an advertisement, he reads the names tea, cotton, sugar, coffee, saltpetre, indigo, opium, nutmegs. Where do they come from? How do they grow? Locate a city to which you can go to buy them. Trace the route by which they probably came. Could you buy anything else there? What do you know of the people of that country? Numberless are the questions of this nature which may be asked to lead the pupil to think, and give opportunity for the teacher to add information as the time will allow. These are only a few of the ways by which I strive to infuse life into the study and teaching of geography, and make it what it should be—a real joy rather than an irksome task. Geography is perhaps the most suggestive of all our school studies. It opens more avenues to knowledge than any other. The

study of minerals leads to mineralogy and geology ; of plants, to botany ; of animals, to zoölogy ; and of man, to social science. We must draw from all sources for information, but no textbook can wholly take the place of an enthusiastic teacher, who comes to the lesson full of the freshest thought, believing in the possibilities of the subject before him. It is not an easy matter to do the work I have laid before you. It demands too much of one's self. It is too intensely real. It calls for incessant activity. It demands that the teacher be at home in all lands, acquainted with the great industries in which the world is engaged, and the inventions by which its resources are being developed.

Travel is of course one of the most effectual means of preparation for teaching geography. It is not possible for all to visit distant lands, or even the remoter parts of their own lands, but all can know the little plot of earth on which God has placed them, and knowing this be able to follow Ritter or Humboldt in their wanderings over the broad earth. Resolve to send your pupils forth, not with a burden of disconnected, half comprehended facts, but with an intense love for and desire to know more of the world about them. Then, though they may not all be "Boy Travellers in China and Japan," they will be able to trace with pleasure the "Zig-Zag Journeys," or follow Mrs. Brassey in the "Voyage in the Sun-beam."

THE GREEK QUESTION.

BY MISS ELSIE DOW, OF THE M'GAW NORMAL SCHOOL.

It may seem mere flippancy to suggest, for that all-pervading complaint which has fallen in dreary cadence on our ears, "It's all Greek to me," the simple remedy, "Then study Greek until these now mysterious voices speak to your understanding heart as if you heard them in your mother tongue." And yet, unless the clew by which we are enabled to thread our way through the mazes of that language which is thus made to symbolize all human mystery does in very truth lead into many another door which we shall find closed and locked against us all along our way, must we not concede that it has been followed in vain?

Let the claim then be this, that the study of Greek is a vital part of that system of language culture, which, broadly laid, is the sure foundation of all effectual mind-training; which has for its peculiar function the clearing of difficulties from every path; which, while invaluable in itself, has for its highest glory the fact that it is chief of all, because servant of all.

The years spent in the lower grades—the grammar and the high school—are for the most part rightfully devoted to just this kind of training, and there have surely been enough noble victims sacrificed on the altar of our insatiable desire to keep the children occupied with *something*, to establish the fact that these years are, in cant phrase, “of little use to any but their rightful owner.”

Except in general exercises, systematic indeed, but with the system in the mind of the teacher and not forced upon that of the pupil, the study of all sciences—the science of arithmetic included—should be reserved until they can be studied scientifically. We owe it to their worth that they be used simply as a relaxation and relief from the ordinary routine, until, with a mind trained to action, the boy is ready to turn to them with the eagerness of long repression, to test his powers in untried fields.

The study of English, which is necessarily the beginning, and in endless variety of profitable forms must be continued to the end, has nevertheless within itself obstacles to its long continuance as the exclusive or the staple work. The danger begins the moment the boy has mastered the intellectual difficulties of reading in such measure as to begin to find his pastime in his recent task. From that moment he has in his possession an ability he yet lacks the judgment to use and you the power to control, in these days of plenteous literature, and yet which, uncontrolled, may lead him to ends destructive to every noble power of mind. His only safety now, if the work done hitherto has been successful, lies in being supplied with a sufficiency of real mental labor. When his reading ceased to tax his powers, its inherent virtue as a source of intellectual discipline ceased likewise.

Suppose, at this juncture, instead of placing in his hands a work which professes at the outset to teach him the art of speaking and writing the English language correctly, while as

yet he is unconscious of any deficiency in that particular, and which really has hardly the slightest practical tendency to correct that deficiency, and which follows up the work, thus well begun, by the demand that he take apart good, plain sentences, call simple familiar words by strange and arbitrary names, ascribe to them a long list of vague attributes, and all for a doubtful purpose ;—suppose, instead of this, you introduce him to a language in which different parts of speech wear different garbs ; which, by its inflections, accompanies every change of construction by a change of form ; where the thing learned is the one needed for actual present use ; where he can by no possibility stumble on the correct forms by thoughtlessly repeating oft-heard usage, but must get every expression by the constant application of his own knowledge of those forms ; where every sentence, written or spoken, implies in itself a complete mental analysis and a complete exercise in parsing. This accomplished, the boy has gained a work which taxes but does not overtax his powers,—tries them, but not above what they are able to bear ; he has gained a practical insight into the technicalities of formal grammar, unseparated from its living essence ; an observation quick, keen, and accurate ; and a memory,—in the only sense in which the possession of a memory is either possible or desirable,—which is gained not so much by learning to remember as by learning never to forget ; not so much by the occasional concentration of powers for a special purpose, as by constant, daily tasks, which never demanded less than engrossing attention until mastered. He has learned a lesson which few ever learn at all. He has learned *how to study*. The written exercise, always the most valuable factor in education after the pictures are fairly left behind, and it is with word paintings that the mental eye is occupied, proposes to itself, in English, ends which are diverse and almost incompatible. As tests of close attention and retention, as exercises in imbibing, by familiarity with the best authors, the use of correct expression, pure style, and effective language, they are most valuable. As exercises in composition they are of the highest service, and may doubtless in some measure combine both classes of benefits ; but where one gains, the other must inevitably lose. As the composition becomes better English, more accurate in

details of thought and expression, it becomes more Irving and less John. And John has the satisfaction of the feeling, which will grow with his growth and strengthen with his strength, that from the beginning it has been his ungrateful task to alter that which he could only alter for the worse.

Suppose, again, you have the power to furnish him instead with thoughts quite distinct from words, nay, where the thoughts themselves must be dug for by a constant intellectual effort. Give him an exercise to write where it will be a positive merit to follow closely the original, and render every shade of thought he may discover there, and where this course has not the slightest tendency to hinder the exercise of his own powers of thought and expression. Constitute him the interpreter of a great man, voiceless now, whose interpretation he can consider worth his while; who will reward his painstaking study with the ability to produce a species of composition which will bear comparison with the English models it was his sometime task to mutilate, and which is yet his very own in no mean sense, the words of his choosing and arranging, and the ideas themselves his by the right of discovery. You have given him, again, the satisfaction of a work constructive, not destructive; an exercise which combines all and more than all the benefits of ordinary composition, where observation, taste, and judgment are still in full activity, and where the memory itself, by the necessity of studying critically a very little matter, is sacred from the great bane of the retentive faculty—a current literature which he that runs may read, but he who does not run can never hope to.

But why is not the Latin sufficient for all these things? What more do we want? We want the Greek. It is to this that the Latin naturally leads us, and to stop short of this is to give over a half won battle. The Latin is an inflected language, but the Greek inflections do much wider service and are much more logically deduced and logically sustained.

The Latin demands the constant use of observation; but what shall we say of that language where changes entirely outside the spelling constitute the sole distinction between multitudes of the most common words? where the omission of a breathing is a fatal error, and a simple change of accent bridges over that

difference between the pasture and the law which so troubled Maud Muller and the judge.

The Romans had a noble literature, but its marked inferiority to that of Athens is never more marked than when it is considered in the light of its influence upon the youthful mind. Rome, mistress of the world, with her great chiefs often struggling for personal aggrandizement, with her Horace and Juvenal spending their best breath in satire on their times and countrymen, with her Tacitus lamenting her declining glory, and her Cæsar conquering with Roman legions the brave tribes to the north whose love of life did not always overcome their love of liberty, never can have the power of inspiration which belongs to the story, told in various numbers, of the little republic whose continuance at all required that her every son be a host in himself, and whose every son was a host accordingly.

We have here the genuine, intense patriotism only possible where public calamity means to every man the loss of all. We see men whose sufficiency for Persian hosts and faithless neighbors stamps them a race of warriors, but who were none the less a race of statesmen, who, despite all this, carried the finest of arts to the highest state of perfection ever known, and made their beautiful city the centre of an intense intellectual activity in every department of letters. The Athenian classics, characterized always by energy and elegance, breathe the eloquence, which belongs to the utterances of a heart deeply stirred, to other hearts in full sympathy and full appreciation. This is their power, and this their power remains.

In all these particulars the Attic may be characterized as more or less superior to the Roman; but when we seek training in the choice of expression, in detecting the finer shades of thought so essential to accuracy of thinking and of speaking, and to the forming of a taste fitted to study critically the English classics, we find the Latin singularly defective. Our own rich tongue as completely distances it in this regard as it is itself distanced by the Greek.

Let us study for a moment a single word which, by its variety of equivalents in either tongue, may serve both for illustration and for proof,—our common verb, to think. In the Latin we have first *arbitror*, from *ar* (an old form of *ad*, to), and *beto* (an old

form of *eo*, to go), to go to, hence to go for the purpose of seeing, to go as a spectator, to behold, consider, judge, until the meek man who merely went to look on becomes the Roman arbiter or lord, the meaning of which term yet lingers in our idea of arbitrary rule.

The common renderings are indifferently to judge, believe, consider, think. Is the moral that we must go abroad in order to become thinkers? Is there no hope for those who must remain at home engaged in homely household tasks? Let us see. *Puto*, to clean or cleanse, hence to clear up, set in order, arrange, settle accounts, reckon, estimate, consider, ponder. Common meanings as before, judge, believe, consider, think. Starting from widely different points, we are left at last in the same extensive field. *Censeo*, with its obvious connection with the census, to take an account of, hence to take into account, and hence, in the old familiar order, to judge, consider, think, the census-taker being the original of the Roman censor and our own censorious critic. *Existimo*, from *aes* (dug out of the earth, hence money, wages), signified to determine value, how much had been paid, and hence, logically, how much ought to be, till it too becomes a common word for judge, consider, think.

What of the Greek? Take *οἶμαι*, to suppose or think, used to express opinions which are opinions only, with always the idea of doubt implied. Has it then no latitude of meaning? Spoken of the yet uncertain good, it means "I hope;" of the evil, it becomes "I fear;" where one element of uncertainty is removed by reason of its being my own work which is spoken of, its signification is "I intend," and for purposes of extreme modesty or irony, it is used in lieu of the assured "I know." *Νομιζω*, derived from *νόμος* the law, might seem to partake rightfully of the judging quality in which its Latin kinsmen so delight, but its signification is to own or acknowledge as law or custom, and among all its wide variety of English synonyms, to observe, honor, adopt, practice, obey, there is not one in which the primary signification is not perfectly preserved. *δοξέω*, from *δόξα*, appearance, and most familiar in the form *δοξέι*, it seems, expresses an opinion founded solely on appearances, and hence often a mistaken one. It is familiar to Bible readers in the passages, "Let him that *thinketh* he standeth take heed lest he

fall," and "They *think* they shall be heard for their much speaking."

Ἐνθυμέσθαι, from *ἐν*, in, and *θυμός*, mind or heart, has a deeper meaning, to lay to heart, to consider well, ponder. Of evil, the meditating or turning over in the mind becomes harboring. Negatively it becomes the strongest possible for "take heed lest," "beware that;" of the inevitable evil, it becomes, "to take to heart;" and of the good not yet realized, "to long or yearn for." "Why *think* ye evil in your hearts?" is the text here. *ψυγέω* from the general word for the mental faculty, has to do with thinking as a process of that faculty, and is interesting as such. Directions for the regulating of the mental action when deranged, naturally employ this term. "Not to think of himself more highly than he ought to think, but to think soberly," is Paul's direction.

Δογίζεσθαι, from *λόγος*, the outward form by which the inward thought is expressed, means to deduce a clear from a hidden meaning, to conclude by reasoning, to decide, as in the expression, "We are not sufficient of ourselves to think anything as of ourselves." Each language exhibits that variety of expression, and that growth and amplitude of meaning, which are loosely supposed to constitute richness, but in the Latin, that growth resembles nothing so much as the growth of slander, or those illogical associations of ideas which often startle us at the tea-table.

The Latin takes on increments of meaning by following in zig-zag lines careless associations until the starting point is entirely lost from view. The words do have extent of meaning, but they cover ground which no one word can cover well, not because the field is too broad but too long.

This mischief is but poorly repaired by asking three other words to travel over an equally, and for the most part, the same weary stretch. The Greek words, on the contrary, never failing to perform the exact work given each to do, have every one synonyms which can be found in no English unabridged, obtained simply by appropriating all that the thoughtful mind, carefully exploring the adjoining fields on every side, delights to find belonging to its own. Such a language, employed in such a literature as Athens left us long ago, is something which our youth can ill afford to have continue *Greek* to them.

But they are dead to whom this language and this literature belonged. They had a right to die. Death is not necessarily a crime. It is only a wrong when he, to whom years and opportunities were given, has gone, and there remains no satisfactory answer to the question, "What did he leave?" Life is indeed the proper object of study to the living, but the time at which, much less than the intensity with which, that life is manifested, is of moment.

The lessons to be learned from communities in which the tides of life flow sluggishly to-day, and from the throbbing heart of Athens, do not compare. Those of us with aspirations toward fulness of life now, and even to live on a little in the thoughts and lives of those we labor for when we are no longer seen or looked for in our accustomed places, will find the secret nowhere recorded in more living characters than in the life and words of those who, being dead, long dead, yet speak.

UNITED STATES HISTORY.

BY CHANNING FOLSOM, DOVER.

Fellow-Teachers: In presenting the subject of teaching history to you, I have no expectation of saying anything new or startling, nor do I hope to lay before you ideas that have not been brought to the view of the great majority of you many times by abler teachers than I, and in a more convincing manner than I can hope to present them.

I have selected this topic because I believe that in many schools an entirely erroneous idea prevails as to the points of value in the study of history, and consequently a method of teaching it which gives results unsatisfactory and incommensurate with the amount of time and labor bestowed upon it.

Before we can decide upon the best way to teach history, it is necessary for us to consider the object of teaching it at all. If we conclude that the object is to acquire a certain amount of historical knowledge, that it is to acquire and to hold in the memory at one time the greatest possible number of historical facts, I have less quarrel with the style of teaching that too generally prevails even in the best city schools. If this is the answer to the question Why do we teach United States history?

I ask, Of what value are many of these facts when known, and of what gain to the student, while acquiring them, beyond a mere discipline of the memory? If, however, we conclude that this piling up of a mass of isolated facts is of secondary importance, and that a knowledge of many of the things taught is not only relatively but absolutely valueless, then the method should be made to correspond with the object to be attained.

The common way of assigning a history lesson is to give a certain number of pages, or of paragraphs, in the prescribed text-book, for study and preparation; the hour for recitation arrives, and the pupil fails disgracefully to tell whether it was the wife or the son of King Philip who was sold into slavery; whether Buell succeeded Halleck, or Halleck succeeded Buell; whether slavery was introduced into Virginia in 1619 or 1620; whether Gen. Lee was born in 1807 or 1809. Having failed to settle these momentous questions—which the teacher himself probably cannot answer at the close of a vacation—the pupil is upbraided for his carelessness, given a low mark for his lesson, detained after school to “make up” his deficiencies, his parents notified of his backwardness, and the “same lesson” assigned for to-morrow. This goes on for days, weeks, months, and years, until the child, nagged and goaded to desperation or indifference, says he “hates history.” Good! He ought to. I respect him for it. I admire his judgment. I should have a very contemptible estimate, indeed, of the intellect that did not “hate history” after a short time of such treatment. Of what interest or value are the various marchings or counter-marchings of armies, the succession of commanders, long ago sunk into oblivion (so far as the mass of the people are concerned), whose memory is preserved only on the pages of a poor text-book, and of whom those even of us who do not teach this branch are densely ignorant? Of what avail is it to memorize the numbers of an Indian tribe that was completely annihilated two hundred and fifty years ago? Wherein lies the value of the fact that Col. Johnson fought at the battle of the Thames, or that Rosecrans failed to occupy Price’s line of retreat?

I can cite instances of children who were enthusiastically fond of history, and who had a better knowledge of it than the average grammar-school graduate, before beginning it as school-room

work, to whom the preparation of a lesson in this study afterward became an irksome task, who became utterly indifferent, who came to "hate history," solely, as I believe, because there was nothing attractive about the teaching, and that, too, in the hands of a teacher considerably above, rather than below, the average.

Now I am perfectly aware that it is easier to criticise than to correct; to tell what not to do, than to point out the true path; to tear down, than to build up. But I will attempt the latter briefly and hastily.

The objects that I have in mind in encouraging a child of my own to read history, are several; and what I ask of my children, I am willing to propose for my neighbors'.

First. 'The study of history opens a broad field of good reading. The boy or girl who "likes history" is in little danger of resorting to dime novels or sensational story-papers. He has a never-failing fountain of good literature, from which he may draw at will; a supply of good books, practically inexhaustible, is at his command. And that teaching of history that does not lead a large portion of a class to extensive explorations and investigations outside the covers of the prescribed text-book, that does not cause the child to become a reader of historical works after his school-book is finished and his school-days are over, that teaching, I say, is a failure—a dead failure. Strong language, perhaps, but I stand by it. Unless the pupil brings from his study an eager desire to go to the root, to verify the statements given him, to obtain and compare the opinions of different authors, he has utterly failed to get from his history what he should have got. Securing these results, we should feel amply rewarded, even if we have gained nothing else. I have known many a teacher to spend a great deal more time in preparing a lesson than any member of the class,—in reading, comparing, and rearranging matter, and finally to present to the class a dry list of statements to be memorized. In such cases, the teacher gets the discipline and training which belong to the pupils.

If statements can be discovered by the pupil himself under the judicious direction of his teacher, he will bring them forward with eagerness, where his interest would be entirely lacking if

given these same statements to learn by one who has hunted them up for him.

Secondly. In this connection we can see that here is one of our best opportunities of teaching pupils how to read. Your experience will doubtless bear out the statement, that, of a portion of a book or chapter assigned for study in the manner that I have previously indicated, a large percentage of an ordinary class will fail utterly in sifting the central idea from the subordinate ones; will fail utterly to grasp the subject of each paragraph read by them, unless the publisher has filled his page with that most abominable abomination, catch-words in black-faced type. Of course the quickest way and the easiest for the teacher who works for percentages and examinations is, to sift it for the pupil, to mark out all the connecting matter, to select the leading fact, or to re-state it, and instruct him to confine his labor to that, instead of doing him a life-long benefit by training him to discriminate for himself.

Thirdly. We can all use this study as a valuable auxiliary to our language work; an important part of such work being the writing of abstracts, of compositions, of compilations, the gathering together and rearranging of ideas gleaned from different sources. There is no other school study that can be used so constantly in this manner as the one under discussion, with the single exception, perhaps, of geography. A large number of topics which I should suggest to a teacher, I should think of using in no other way. The Mound-Builders, the Northmen in America, the characteristics and personal traits of the Indians, are all of interest to a child when properly introduced to his attention, and may be talked over, explained, discussed, and investigated with enthusiasm and with profit. But when the facts are arranged by the teacher, and statements made to be memorized, undue prominence is given to dead issues which are of no real value in themselves, except to the zealous antiquary.

Fourthly, and last in importance, we will consider that object which is usually reckoned the first as well as the last, namely, the acquisition of facts. And this is the one most difficult of all to discuss satisfactorily. We are troubled to make good selections from the vast multitude of facts that may be taught. As we go on from year to year reading, studying, getting full,

and yet more full of the subject, points appear to us of importance that until our special study we had never heard of. Dates accumulate in the chambers of our memory until we can give a statement for every year from the beginning of the Christian era. Why, I can give ten times as many dates in American history as I could ten years ago; and I presume that the same is true in the case of most of you to a greater or less degree. Where shall we stop? is the question that agitates the mind of every teacher, when first convinced that he is attempting too much, or that he is attempting it in the wrong way. Of course there are statements that I would have memorized; there are dates that I would dwell upon. And I am ready to admit at once that in teaching, I should undoubtedly require more from a class than I am now advocating, and for the same reasons which I have just cited. I should n't know when to stop.

Fifthly. Beyond the study of literature, beyond habits of reading, beyond everything heretofore mentioned, all the reading or study of history in school or out should tend to make the student a better man or a better woman. It fits us all for performing the duties of citizenship. Those historical characters should be selected for extended study and research from which can be learned those lessons of morality and patriotism which it is our duty constantly to inculcate. Where can we find better examples of perseverance, self-sacrifice, self-denial, of heroic devotion to the interests of the state and country, than among the men preëminent in the various fields of discovery, exploration, colonization, and statesmanship?

I am met with objections on the score that principals, committees, and superintendents will give written examinations, and and that they rarely submit questions or topics that will test a pupil's knowledge if taught in this direction. While I have a good deal of respect for the value of written reviews of the character previously indicated, I have none at all for that examination which calls for categorical answers to particular questions, and attempts to reduce a pupil's knowledge of history to per cent.

Please to bear in mind that the object of our teaching is not to cram children so that they may pass good examinations as indicated by high percentages of correct answers to certain ques-

tions. Examinations (so far as they are valuable) are a means, not an end. Let us not reverse them.

I am sometimes told that there is not time enough for this kind of work. Take time. It takes no more time to do good work than it does to do poor work. Encourage your children to do their own reading; train them to do their own thinking. The progress may seem to you slow. But, is it not valuable? By the one method children acquire power, by the other, you merely test their capacity.

I claim that we devote time enough to American history for the average intellect to master every fact in itself of the slightest value to him, and at the same time to acquire facility of expression, to enlarge his vocabulary, and to become a lover of good books. One week devoted to the life and character of a good man is worth months of memorizing dates learned only to be forgotten.

In the proper study of the history of any country or epoch, a good list of reference books is almost indispensable, and a public library is to be highly valued and constantly used. But even with the variety of school histories at the command of every teacher, much can be done to stir up the interest of any class. But, remember that I ask that your pupils themselves read the books. The object is not attained when their teacher has read them.

Many classes seem to believe that they are studying Anderson's history, Barnes's history, Higginson's history (or whatever other one may be prescribed), instead of United States history, and I have frequently met teachers who were apparently imbued with the same idea. In a class of thirty scholars, I should wish that there might be thirty different text-books in constant use. And if the teacher were obliged to prepare himself for every lesson from a different book, there would be a vast improvement in the quality of our teaching.

Do not assign a certain number of pages or paragraphs as a lesson. Give a subject, and, having assigned it, do not accept the mere words of the author, nor, if possible to prevent it, merely the ideas of one author. Encourage and assist in gaining knowledge outside or contradictory to that advanced in the text-book.

As the pupil will at first look with suspicion upon the teacher who advances an idea in opposition to the one presented on the printed page, will consider him presumptuous and conceited, when a mooted point is to be considered let the teacher carry to the class-room the volumes presenting opposing views, and have them read.

Do not allow a child to accept as gospel truth any statement of an historical fact because he finds it "in the book," or even because his teacher has so stated. Let him understand that all statements of state and political policy or principle, all descriptions of men's deeds and the motives actuating them are naturally colored by the prejudice or sympathy of the writers,—in short, that historians, like other men, are human.

In teaching dates, take those and only those which serve as mile-stones in national progress,—those which mark events that have influenced subsequent history. Group about these prominent events those that led up to them, or that resulted from them. When you consider dates in the light of this theory you will find, perhaps to your surprise, that you have very few to dwell upon. I would rather that a child of mine should bring from the school-room an ardent love for history, a knowledge of how to read and what to read, and a desire for investigation, than to have at his tongue's end an event for every year, a list of all the Indian tribes that ever inhabited the continent, and the details of every battle and military manœuvre without such a love.

I once knew a class that had a written examination in history given them one afternoon. As a part of the exercise a list of dates was given, the pupils being expected to connect some important event with each year. In the list stood 1613. The boys failed by a large majority, indeed, with perfect unanimity, to make the required association. The teacher, who thought he knew something of American history, was himself puzzled, but finally rallied, and, at the close of the exercise, made quite a talk on the Jesuit mission established that year on Mt. Desert Island. Meeting the propounder of the questions, he mentioned the dilemma of the class and his own subsequent explanations. Imagine the teacher's surprise on being told that *Pocahontas was married in that year!*

Another mistake is the supposition that the history of this country—its origin, rise, and progress—can be taught, studied, read, or considered by itself. The founding and the growth of the American nation are so interwoven with contemporaneous European history that it would be folly to attempt a separation even if it were possible.

What better introduction can Columbus have than a consideration of the condition of commerce in his time; of the rapid growth of the commercial states and cities in southern Europe; of the beliefs and theories of the educated men of his day as well as of the popular delusions? What can be more interesting to a student of Queen Anne's War, so-called, than Macaulay's Essay on the War of the Spanish Succession? What can we know of King William's War without some knowledge of the glorious revolution of '88, and an understanding of the character of James and the aims of William? How can we appreciate New England history and New England character without going back to the rise of Puritanism, and tracing it through the conflict between the crown and parliament, culminating in the beheading of Charles?

Of the text-books before the public I have not much to say; they are of all grades from good to very poor. In the hands of a good teacher, all can be made to do good work; with a poor teacher—well, the less I say the better.

Within a few years, some of our authors recognizing the defects in our books and in our teaching, have made long strides in the right direction, but the teachers are slow in following.

I quote from the preface of one of our best school histories:

“It will be noticed that less space than usual is given in these pages to the events of war, and more to the affairs of peace. This course has been deliberately pursued. It is desirable, no doubt, that the reader should fully understand the way in which every important war began and ended, and that he should read enough of the details to know *in what spirit* it was carried on. Beyond this the statistics of sieges and battles are of little value, and are apt to make us forget that the true glory of a nation lies, after all, in orderly progress.”

To sum up,—

1. Do not teach what some one has called "drum and fife" history.
2. Make your teaching *interesting* and *living*.
3. Do not aim at the mere memorizing of facts.
4. Let your teaching be an instrumentality for training to good habits,—mental, moral, and intellectual.
5. Make your work here assist you elsewhere.
6. Deal largely with biography.

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